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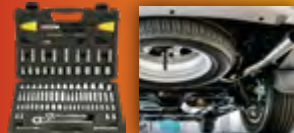
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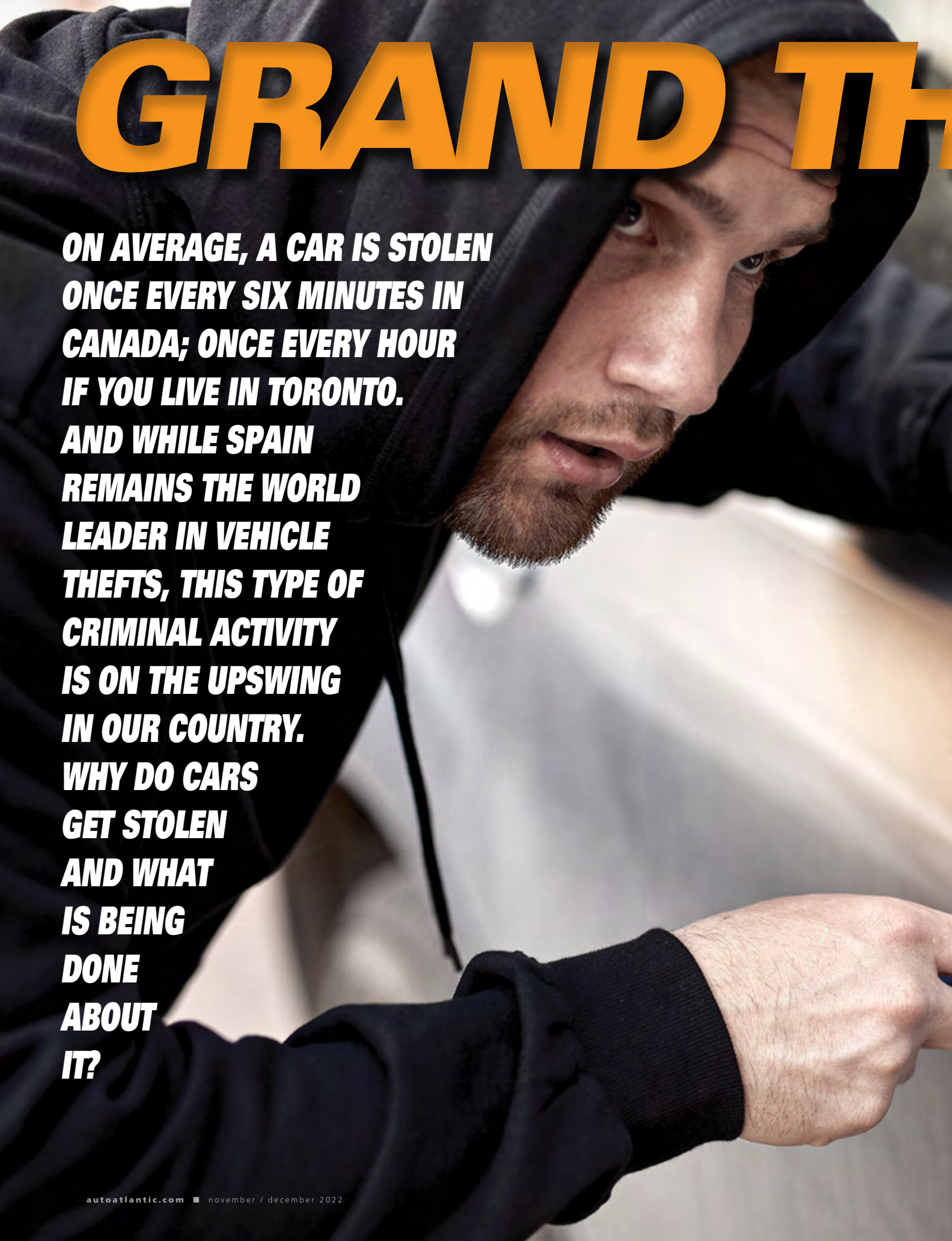
DETAILS ON PAGES 45 AND 46!

SCORE BIG WITH THE DIGITAL ISSUE OF ATA!



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A close-up, high-contrast photograph of a man with a beard and mustache, wearing a black hooded sweatshirt. He is looking down and slightly to the right with a serious, intense expression. The background is blurred, showing what appears to be a white surface.

**ON AVERAGE, A CAR IS STOLEN
ONCE EVERY SIX MINUTES IN
CANADA; ONCE EVERY HOUR
IF YOU LIVE IN TORONTO.
AND WHILE SPAIN
REMAINS THE WORLD
LEADER IN VEHICLE
THEFTS, THIS TYPE OF
CRIMINAL ACTIVITY
IS ON THE UPSWING
IN OUR COUNTRY.
WHY DO CARS
GET STOLEN
AND WHAT
IS BEING
DONE
ABOUT
IT?**

THEFT AUTO!

By Carter Hammett



**"WHERE
THE**

**HELL'S MY CAR?"
BY ALL ACCOUNTS
IT SHOULD HAVE
BEEN A FAIRLY TYP-**

ICAL EVENING FOR JOANNE CAMERON. THAT IS, UNTIL SHE ARRIVED AT HER TORONTO HOME LATE ONE NIGHT ONLY TO DISCOVER SOMETHING MISSING.

Her 1991 Honda Civic had been stolen. At the time Cameron was working in a bar owned by her family when she came home around 3:30 am. She wondered why anyone would want to steal it. After phoning the police who reportedly said "good luck finding it," they did. The very next day.

The car was located about an hour away near the town of Hamilton sitting in the middle of a field.

It was covered in food wrappers all over the interior, "and it looked like they drove into a few things," says Cameron. She figures some kids took the car joy riding before abandoning it. That didn't remove the feelings of violation, followed by the anger that followed.

That anger was intensified after calling her insurance company only to be told by an adjuster that the vehicle was a write-off.

ON AVERAGE, A CAR IS STOLEN EVERY SIX MINUTES IN CANADA.

According to data from the Ontario Provincial Police 60% are considered "transportation crimes" (stolen and abandoned) with the remainder absorbed into organized auto theft. The cost of auto theft to the public is an estimated \$1.2 billion per year, which works out to about \$48 per insurance policy holder.

Worse is the 40-to-65 deaths directly resulting from auto theft on an annual basis.

"Because of supply chain issues and the increased cost of vehicles, both new and used are more valuable to thieves. As a result, consumers are more prone to having their vehicle stolen and should take extra steps to ensure they don't fall victim to theft," says licensed insurance broker Steven Harris.

There's several reasons why car theft is prevalent, according to the Insurance Bureau of Canada (ibc.ca). This includes joy riding such as Joanne Cameron may have experienced. This tends to be a motive for younger thieves who sometimes steal for the simple thrill of "getting away with it."

Another common motive for stealing cars is that they will be used as a getaway vehicle for further crime. These cars can be utilized and then dumped with only the slimmest chance of locating the thief who took it.

The most common reason for car theft is to make money from spare parts. These can be rapidly sold for a fair chunk of change, again with little chance of it being traced back to either thief or the chop shop that bought them.

And in case you're wondering, yes, the pandemic has played a role in the recent and national upswing in car thefts.

"There are two outcomes of the pandemic that played into the increase in car theft," says Steven Harris. "The first outcome is the financial climate in Canada. In times when there is financial strain, the insurance industry sees an uptick in fraud activity. The second outcome was the shortage of chips required for vehicle production. The shortage led to reduced vehicle inventory, which caused a material increase in vehicle pricing for new and used vehicles. In summary, we have a climate where fraud is more prevalent and increased vehicle values are global. Vehicle theft is an attractive pursuit for organized crime."

ONTARIO IS CANADA'S "CAR THEFT

CAPITAL"

Ontario leads the way for most car thefts says Emily Vu, Director, Communications with Équité Association (equiteassociation.com), a national organization with a vision of preventing insurance fraud. In 2020—the most recent year available for this data, which includes cars, trucks, SUVs, motorcycles and trailers—almost 25,000 vehicles were stolen in Ontario alone. This was followed by Alberta (19,215 vehicles stolen), Quebec (11,505) and British Columbia (10,359).

In the Atlantic provinces New Brunswick clocks in at numero uno with 1501 vehicles reported stolen in 2020. This is followed by Nova Scotia in second place (930), Newfoundland (488) and PEI (108). Incidentally, the Maritime area reported the fewest number of car thefts in the country.

Overall, car theft declined by a full 10 per cent compared to 2019, but when we look at the number of stolen vehicles relative to the overall population we can determine that vehicle theft affected the central provinces most.

Interestingly Alberta takes the number one spot with an index of 54.84 stolen cars per 10,000 residents, followed by Saskatchewan (45.01) and Manitoba (40.51). Compare this to Ontario (17.07 cars stolen per 10,000 population) and the Atlantic provinces combined (12.22) and we can see the areas least affected by car theft.

But what vehicles appear to be most attractive to car thieves? In 2020 the most commonly-stolen car was the 2018 Honda CR-V 4DR AWD. Runner-up was the 2017 Lexus RX350/RX450h, with the 2017 Honda CR-V 4DR AWD taking third place.

Honda and Lexus are the two brands that appeared to be most favoured by thieves. Toyota has two models in the Top 10 with Ford and Dodge making appearances as well.

"The types of vehicles being stolen will vary from province to province," says Harris. "In Alberta for example, a top 10

vehicle theft list will have more pickup trucks vs. Ontario which would typically have more luxury SUVs. Province-to-province, the rate of theft will vary as well, even when compared relative to population."

Trucks aren't exempt from the rude realities of theft either. According to Otip.com, Ford trucks—including both the F250 and F350 models—have been the most frequently stolen vehicles in Canada. In 2019 Ford "scored" eight of the top ten most commonly stolen vehicles in Canada during 2019.

Why is this?

Part of the reason stems from the fact that many older Ford vehicles lack sufficient anti-theft technology that new vehicles have. Since 2007 when immobilizer systems, which prevent hot-wiring was mandated, vehicles have been far more difficult to steal.

Ford trucks are also in high demand since they tend to be unavailable for purchase in several countries around the world therefore they tend to have a high resale value.

"When we look at auto theft increase we see in numbers the volume being

shipped overseas," says Michael Slack, Director of Case Management in Ontario and Atlantic Canada.

"Theft in Alberta versus New Brunswick is going to be very different in Quebec or Ontario" he says. "The opportunities are being driven by a foreign demand for vehicles with a high resale value."

When broken down by region, the Chevy GMC Silverado series tends to be the most in-demand vehicle of choice in the Atlantic Region.

"Theft of Opportunity"

Interestingly, Slack says that there's an almost 80 percent recovery rate of car theft in Alberta. Within Atlantic Canada theft recovery figure sits at about 70 percent. In Ontario the recovery rate is less than 50 per cent.

"There's a very sophisticated network of criminal groups who are stealing cars, cooling them off and then eventually shipping them overseas to places like Ghana and Nigeria."

Slack says that part of the the challenge for law enforcement is the fact that there are differing laws that tend to vary by country. Sometimes cars are easy to repatriate if the vehicle's still in a container,

then the insurance company becomes the actual owner of the vehicle. In some cases, vehicles are shipped back and sold at auction.

"It really depends on where the vehicle has been recovered from," says Slack.

Even when police do make an arrest, it's usually just the actual thief who gets caught. Sometimes police are tasked with working their way up the theft hierarchy, which requires a much longer investigation.

In other cases the issue rests on resource allocation.

"The priority in the G.T.A. (Greater Toronto Area) is violence, opioids and other competing priorities," says Slack. "There's limitations as to what the police can do, which limits the resources that can be devoted to vehicle theft."

"There used to be provincial divisions dedicated to auto theft, but now only York and Peel have these. Toronto Police has just started a Unit that will include auto thefts as part of its mandate."

While there have not been any significant auto theft increases in Atlantic Canada in the last few years, Slack suggests that one group can have a signifi-



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cant impact in some jurisdictions where spikes in theft are identified. For example back in 2012 Nova Scotia reported a 300 unit increase in auto thefts. However, with steady increases in both Ontario and Quebec, trends suggest the presence of more sophisticated theft networks at play.

So what's the solution to the problem?

Slack says that with sophisticated criminal activity, a multi-level approach needs to be taken. "Vehicle owners need to be aware of their community. When people are warming up their cars, they leave the vehicle unattended and this provides an opportunity for thieves, says Slack.

Other prevention strategies include keeping your vehicle in the garage, putting up physical barriers and implementing technological solutions such as motion sensors.

But thieves are keeping up with technology as well, says Slack. In August of this year, a phenomenon called relay technology resulted in the theft of three Dodge Ram Pickups in the city of Kitchener, an hour west of Toronto.

A lot of consumers don't want to use keys anymore, so in response manufacturers have incorporated push button start technology and keyless entry in high-end vehicles.

Relay technology enables a potential thief to detect a key fob signal from inside a residence which gets transferred back outside to unlock, start and make off with a car. There's storage boxes known as Faraday cages that prevent certain types of electromagnetic radiation from entering or exiting the unit. These have a fairly common presence in hospitals and even in your kitchen, and some are better than others.

However, reprogramming technology can be used to solve that particular problem. Once thieves have forced their way into a vehicle, they can use an electronic device to access the vehicle's diagnostics. The thief can then reprogram a blank key so the vehicle can be activated.

Another process gaining in popularity among thieves is something called "revin-ning," which involves fraudulent registration of a vehicle.

In this case, criminals obtain a VIN number from another car and sell it as a legitimate vehicle. Drivers can then purchase a vehicle with a completely fictitious number and have no idea that they are purchasing stolen property.

There's no question that manufacturers need to do more to engineer more solutions to vulnerabilities" says Slack. Likewise, local law enforcement and Canada



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Customs need to do more at the local, provincial, national and international levels. "There needs to be a concerted effort at all levels," he says

WHAT HAPPENS AT THE INSURANCE LEVEL?

Another question remains: what's the impact of vehicle theft on insurance? If you have the right insurance in place auto theft should be covered, says Gloria Haydock, Manager of Consumer and Industry Relations with the Insurance Bureau of Canada (IBC).

Theft generally isn't included in basic car insurance quotes, however there are usually several choices of optional packages that can be purchased including comprehensive insurance and specified perils coverage that will contribute to the cost of replacing a stolen vehicle, stolen or damaged parts and/or repairing damages resulting from vehicle theft or break-in. On average, according to think-insure.ca, it takes about 11 days to recover a stolen vehicle and about 30 percent are recovered with damage done. If the car isn't recovered, this is considered a total loss. Your insurance company will determine the actual cash value which is the

basis of settlement of your claim, but you typically won't be reimbursed for the car's original value.

Another option is something called "all perils" which, on top of theft protection, protects against loss if the vehicle is stolen by someone residing in the same household," says Haydock.

Other packages include "specified perils" which enables a purchaser to add a specific peril.

Haydock states first to confirm that your car has actually been stolen. If it has, to "call the police as soon as possible and then call in a claim to your insurance company.

"You'll be speaking with an adjuster who gets details of the vehicle itself, including mileage, condition of the vehicles, marks or any additions to the car, maintenance and invoices," she says.

The Adjuster will request a police report and make an assessment on the value in the event a vehicle hasn't been recovered." She says.

Some of the more interesting details of insurance, include the fact that personal items left in the car—such as tools or golf clubs - are generally not covered by your auto insurance policy. These personal

items may be eligible for coverage under your home or tenant insurance policy, subject to your deductible.

With baby seats, some insurers will cover these under your auto policy, but speak with your insurance representative to confirm.

Haydock says that insurance policies around trucks are the same as with most cars. Regardless of whether it's a car or truck that's been stolen, it's still difficult not to feel some level of violation says Joanne Cameron.

And yet, her biggest frustration from dealing with the theft remained with her insurance company. "The adjuster said the car was a write-off," and they initially declined to pay me," she says.

"So I went back to my mechanic and got a print out that proved to the insurance company that I had regular maintenance on it and they agreed to pay me.

"The biggest lesson I learned from this is that it's easiest to stick with one mechanic and that you need to ask for specifics.

This makes it easier to get paperwork to prove the car is worth more than they say, They'll try to lowball you and you need to prove the car's worth it." 🚗

