


AUTO THEFT IN CANADA 2019:

Regional trends, targets, and insights





Different cities, regions, and provinces often experience different patterns in auto theft. Northbridge Insurance data, together with data from Insurance Bureau of Canada (IBC) and regional police, shows that certain makes and models are targeted in some regions more than others, and it suggests the criminal patterns across the country are as varied as the Canadian landscape itself.

To better understand the immediate auto theft threat, you need a clear picture of what's happening around you, where you work, and where you drive.

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On the bright side, there are ways that may help to reduce the likelihood that your vehicle will be targeted and successfully stolen. Although advanced technology can lead to some potential weaknesses, it can also offer improved anti-theft protection. In other cases, it's simply a matter of paying closer attention to tried-and-tested defense strategies that may reduce your risk of falling victim to theft.

The more you know about the variety of ways thieves target vehicles, the types of vehicles that are attracting the most attention, and how best to guard against crime, the better you'll be positioned to help protect your personal and commercial vehicles on and off the road.

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Theft is on the rise across the country

Canadian authorities have tuned into a growing problem: [auto theft is on the rise, and criminals are finding new ways to hijack vehicles](#). In 2017, thefts were up two per cent across the nation, and in Ontario (a province that has been hit particularly hard) they [spiked 15 per cent](#). Recent data from Toronto Police indicate that with 22,417 reported auto thefts this year¹, the city has already surpassed the number of auto thefts reported in 2018.

“Automobile theft is much more than an insurance problem; it’s an expensive social menace,” says Bryan Gast, National Director, Investigative Services, Insurance Bureau of Canada. “IBC estimates automobile theft costs Canadians close to \$1 billion yearly, including \$542 million for insurers to fix or replace stolen vehicles; \$250 million in police, health care, and court system costs; and millions more for correctional services.”

While [electronic-override](#) thefts (which exploit the link between vehicles and keyless entry fobs) have become a preferred avenue for auto thieves, this isn’t the only vehicle feature that puts cars and trucks at risk. The path of least resistance will continue to tempt thieves who are looking for an easy target, and those who have the means and organization can conspire to carry out even more elaborate heists.

The bottom line is that there’s more than one way to steal a car – and all sorts of criminals who are up to the challenge.

How many cars in Canada are stolen each year?

The short answer is thousands of cars are stolen across Canada each year, and there's no sign that the trend will reverse anytime soon.

Northbridge data indicates that not only is the country on track for a stolen vehicle count on par with last year, but patterns are changing, and some new targets are emerging.

Late-model vehicles are attracting more attention

Northbridge auto theft claims reached 447 in 2017, and in 2018 there were 469. After the first half of 2019, Northbridge has received 228 reports of stolen vehicles (and counting).

One clear trend is surfacing: more late-model vehicles are being targeted than earlier models, despite the advancements in anti-theft technology in recent models.

As Northbridge data shows, 46% of stolen vehicles in 2018 were less than six years old; in 2017, only 39.5% of stolen vehicles fell in that model age range. This uptick in late-model vehicle theft could have something to do with prioritizing convenience for the driver. Handy devices like keyless entry fobs rely on a signal to travel from the device to the vehicle, and that signal could be intercepted – often by a pair of criminals right outside your home.



Relay theft: What is it, and how can you help prevent it?

This type of auto crime, also known as relay theft, involves one criminal standing by the vehicle and one close enough to the house to pick up the signal from your fob. All they need is a relay amplifier (for the person by the house) and a transmitter (for the person next to the car), and they can gain access without you realizing it.

However, thieves don't need to be tech-savvy if you do the work for them. Some drivers insist on leaving their keys inside their vehicle, and recent data on auto theft in the US from the National Insurance Crime Bureau (NICB) show a [56% increase in vehicles stolen with keys or fobs left in the vehicle](#) between 2013 and 2018.

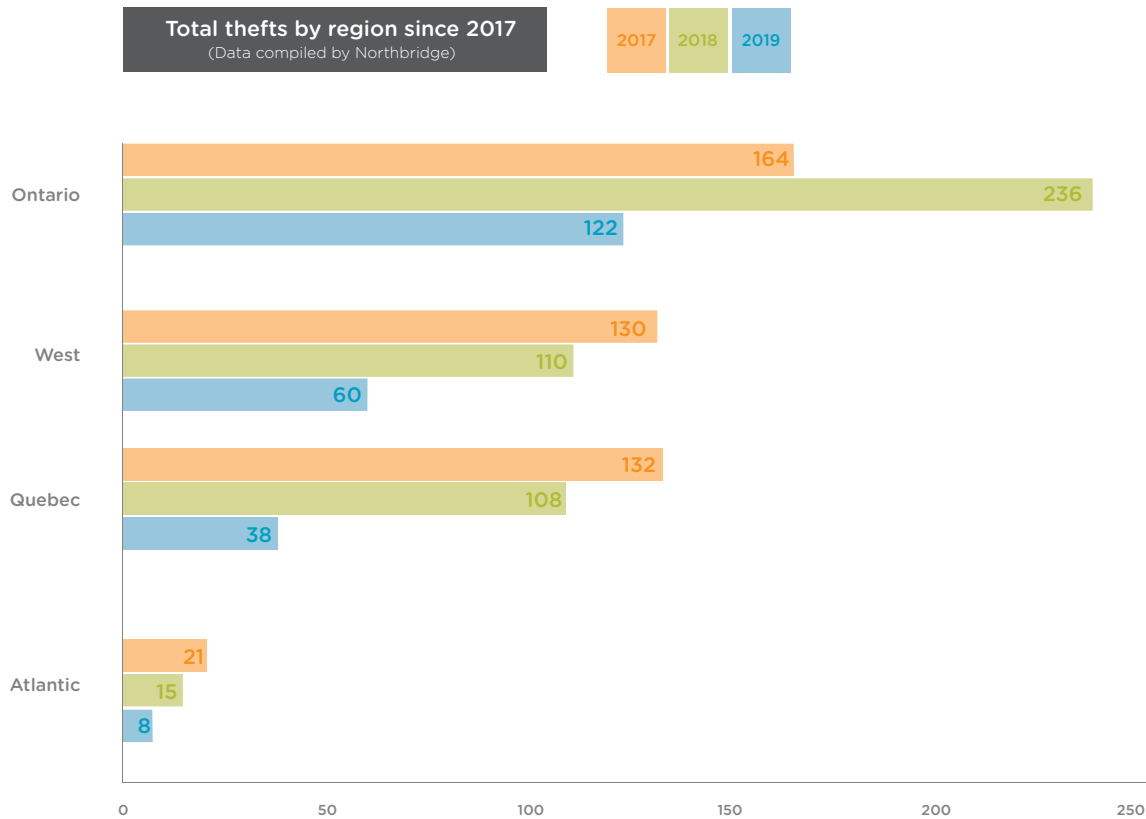
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Relay theft is becoming an [international trend](#), and whether your vehicle model is among those deemed the least secure or the most secure, it's something to be concerned about. As thieves target newer luxury models, losses are higher, which can have an impact on your bottom line and on insurance premiums across the board.



Different auto theft patterns in different regions

Given the difference in demographics, industry focus, and geography across the country, it should come as no surprise that the eastern, western, and central regions of Canada differ in terms of auto theft rates and targets. Northbridge data indicates that Ontario has the highest rate of theft so far in 2019, while the Atlantic region has the lowest.



But there's more to the story: the types of cars targeted across the different regions highlight different criminal motives – and the potential for vehicle recovery. According to Northbridge's Garry Robertson, Manager of Claims Special Investigation Unit, the types of vehicles stolen reveal where they may be going.

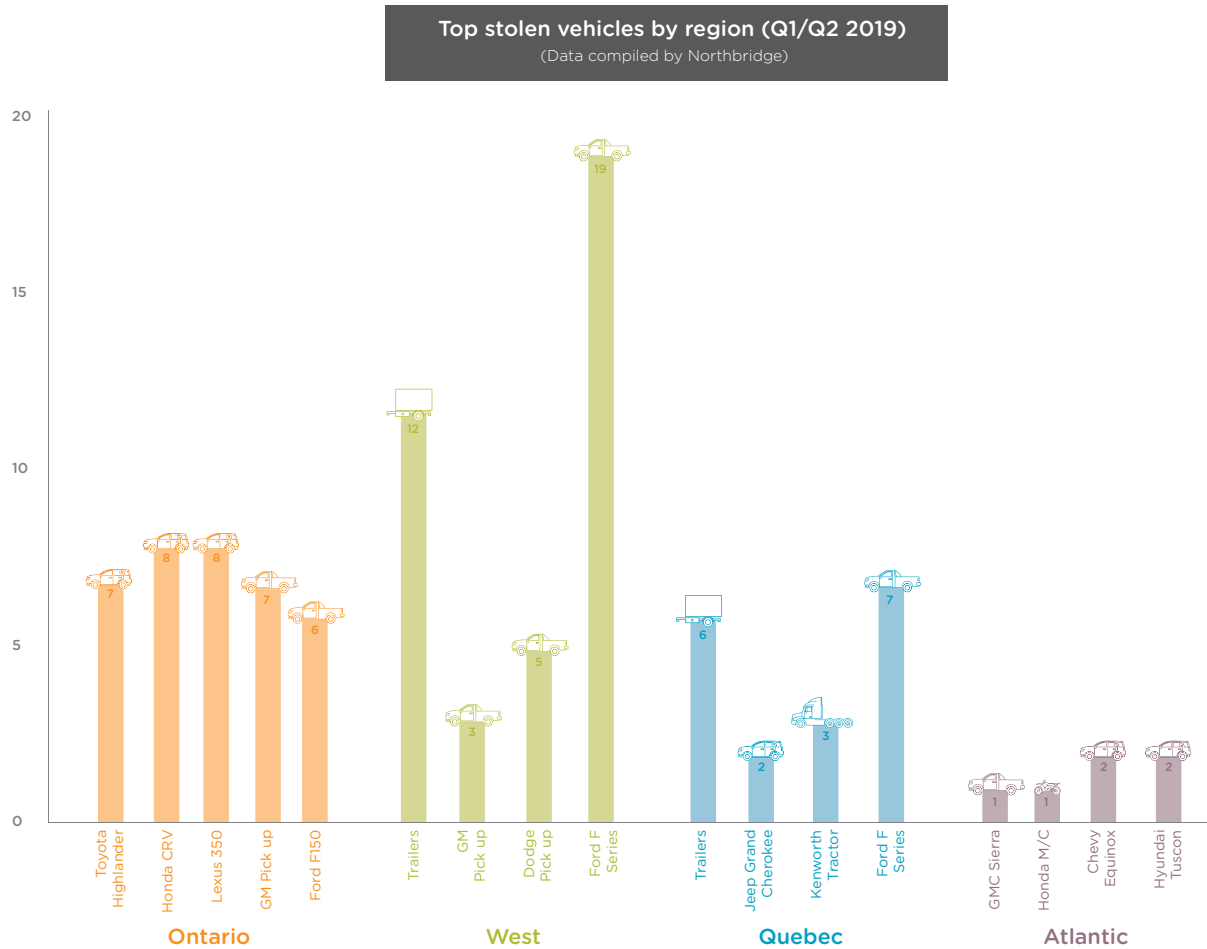
"In Ontario, Toyota Highlander and Lexus models have been attracting a lot of attention lately, and it's likely the thieves are exporting these vehicles out of the country." IBC experts can corroborate this insight:

"IBC's theft analysts suspect that many vehicles are targeted as part of a trade-based money laundering scheme. Often, [organized crime rings commit auto thefts](#), and the proceeds are used to fund criminal activities," says Bryan.

"The low recovery rate of stolen vehicles corroborates this assumption, and the fact that stolen vehicles are being exported from Canadian ports and border cities. According to the [Criminal Intelligence Service of Canada](#), organized crime groups involved in vehicle-related crime operate primarily out of Montreal and Toronto."

A spike in stolen Honda CR-Vs may point to a similar cross-border journey, says Garry: "These Honda SUV models aren't often recovered, so it's possible that they're also making their way out of Canada." But he sees another motivation behind this brand, too. "Other Honda thefts can be tied to street racing: some models are popular among the street racing crowd, and drivers may be turning to stolen parts to get their vehicles back on the road after a crash without alerting authorities."

Some predictable targets re-emerge year after year, according to Garry. “Not surprisingly, Ford F series and GMC pickup trucks remain popular marks across every region, given how prevalent they are in contracting and construction fleets.”



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What are the most stolen cars in Canada?

Historically, many people have wondered what colour car is stolen most often, but it can be more helpful to ask which models are most often targeted. Clearly, certain cars attract attention in certain regions, but there are some general takeaways regarding nation-wide truck and car theft.

According to Northbridge auto claims data, here are the top stolen vehicles in Canada in 2018 and 2019:

- 1 — Ford F series pickup
- 2 — GM pickup
- 3 — Dodge pickup
- 4 — Lexus SUV
- 5 — Freightliner

Data compiled by Northbridge

The age of the vehicle, or more specifically, the model year, also comes into play. Anti-theft systems often evolve as carmakers adopt new technologies in each refreshed model, so older vehicles can be more vulnerable to theft. In many older vehicles, the anti-theft systems installed by the manufacturer are limited, or optional rather than mandatory.

But more advanced factory-installed systems can have their own limitations (like the keyless entry vulnerability mentioned above), and later models aren't immune to theft. **So, what do these targeted vehicles have in common? Aside from the Lexus SUV, the models that made the list are all commercial trucks.**

What is the most stolen pickup truck?

The Ford F series pickups [consistently top lists of stolen vehicles](#), with models from the early 2000s through 2017 making an appearance. Immobilizer technology became mandatory for cars in Canada in 2007, so why are more recent models still evidently attractive and vulnerable to thieves?

Garry suspects a lack of vigilance may be to blame. “Many of our losses feature commercially insured vehicles with keys being left in the vehicles on job sites or in cabinets at work yards. This is a trend that calls for closer attention. It’s not uncommon for workers to simply leave keys in unlocked key cabinets during the workday, and once workers are distracted with their daily tasks, a thief can easily take advantage of the situation.”

And just like letting your guard down, putting too much faith in technology can leave you vulnerable. “Relying on the security of your keyless entry pad isn’t a great idea,” Garry says. “If the thief has the tools to bypass the technology on the door, they can simply step in, find the keys, and be on their way.”





Cargo in the crosshairs

Freightliners fall into a different class than the pickups on the list – these are heavy-duty trucks, not vehicles that can be quietly swiped from a driveway. Theft of larger commercial vehicles like Freightliners and Volvo trucks typically involves larger motives and larger criminal circles.

So why are Volvo and Freightliners vulnerable? One explanation is simply the volume of these trucks on the road. As Garry points out, “If you steal one of these vehicles, you immediately blend in.” And while it’s uncertain how this year will compare to last in terms of [cargo theft patterns across Canada](#), it’s likely there’s some connection between theft of trucks and theft of the cargo they haul.

When cargo isn’t the target

Although [cargo theft continues](#) to threaten carriers and consumers across the country, 2019 has seen a shift in how cargo carriers are used. At this point in the year, reported cargo theft has decreased but truck theft continues: this suggests that some criminals are taking the truck itself and leaving the cargo behind, and it’s a trend that’s becoming prominent in the western region of the country.

“From late 2018 into 2019, several law enforcement initiatives were undertaken that resulted in recovered property and [numerous arrests tied to cargo thefts](#),” Garry points out. “These may well have impacted the decrease in cargo losses in the first two quarters of 2019, however, we anticipate that to be a short-lived anomaly.”

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Manage your risk to protect your vehicles

The path of least resistance will always attract more thieves. In turn, any anti-theft tactic or device is sure to help you avoid becoming a target.

“There are several reasons thieves steal your vehicle,” Bryan says. “Some are looking to sell the vehicle abroad, others aim to sell to unsuspecting customers; some go to chop shops for parts, and sometimes it’s as simple as young people stealing it for a joyride. Don’t make it easy for thieves and take appropriate steps to protect your vehicle against theft.”

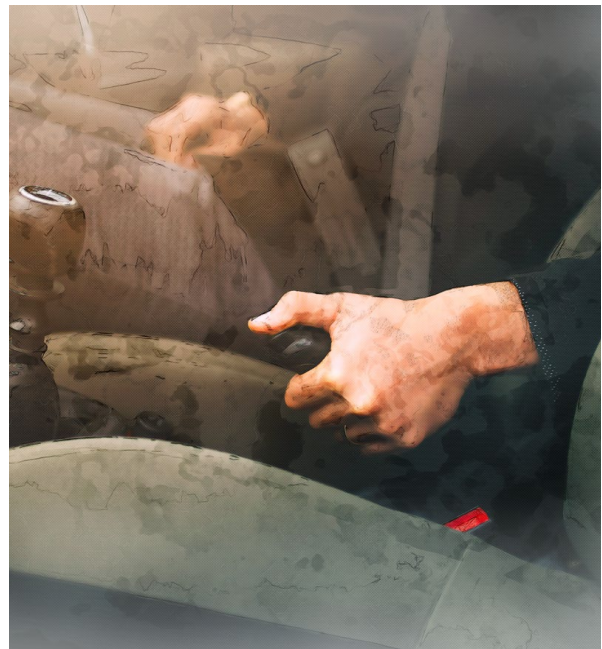
Here are some approaches that auto theft experts at Northbridge suggest drivers and owners keep in mind to help reduce their chances of falling victim to vehicle theft.

- **Lock your vehicle and take the keys.** This is simple, effective, and one of your first lines of defense.
- **Add another lock inside.** Consider using a steering wheel lock or wheel-and-peddle-style lock.
- **Carefully consider your parking spot.** Is it well lit? Is it out of site or hidden from view?



- **Don't leave your vehicle running and unattended – even for a minute.** No matter the season, thieves are scouring neighbourhoods to see who might be warming or cooling their cars in the driveway before they leave the house.
- **When you run into the bank, gas station, or convenience store, be sure to take your keys with you.** These locations are hot spots for thieves to hang out and look for easy prey.
- **Use your parking brake.** If a criminal uses a tow truck to try and make off with your vehicle, they'll think twice about driving off when they hear screeching tires that point to an activated emergency brake.
- **If you have a garage, use it.** You may prefer the extra storage space for your tools and toys, but for many opportunistic thieves, if your car's out of sight, it's likely out of mind.
- **Take extra precaution with top targets.** If your vehicle makes our list or the IBC's top ten, put up an extra hurdle by blocking it in with another vehicle at night.
- **Consider adding extra electronic anti-theft devices.** A GPS tracking system can provide an extra level of protection, or if another device is available through the manufacturer, consider activating that option.
- **Keep your documentation on your smartphone.** If your car is stolen, you'll need to access the year, make, model, Vehicle Identification Number (VIN), licence plate number, and any additional identifiers that may assist in recovering the car.

In many cases, manufacturers will install their own anti-theft solutions in their vehicles before they roll out to the dealership, but that might not be as sound a solution as it seems. Thieves have been known to hack a manufacturer's anti-theft software or device, and when they do, they can get immediate access to every one of those models. Consider opting instead for after-market solutions that aren't necessarily tied to one type or model of vehicle.



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How Northbridge can help

Auto theft is a serious problem for all Canadians. That's why our investigative experts, risk management professionals, and network of reputable brokers are always exploring new ways to keep drivers and fleet owners safe and their property secure.

We continue to develop data-based insights on the ever-evolving patterns and trends in auto theft and cargo theft across the country, and we call on our findings as we work with our brokers to develop insurance solutions for our customers. As a leading commercial insurer, Northbridge offers sound support and a range of helpful programs and services for concerned carriers and vehicle owners.

A focus on consultation, education, and assessment helps our Risk Services specialists work quickly and proactively to help protect your business' best interests, providing the guidance and answers you're looking for. Well-versed in a variety of property, auto, and loss prevention topics, our specialists are invaluable allies when it comes to uncovering and understanding any regulatory, legislative, or code requirements your business may be dealing with.

Strong risk management goes hand in hand with the right insurance policy to cover you if you fall victim to auto theft. **Reach out to our team for clear insight into your company's loss prevention and loss recovery strategies, and we can connect you with an insurance broker who will help you safeguard your business or property with coverage that speaks to your unique circumstances.**



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