AUTO THEFT IN THE UNITED STATES

Auto Theft in the United States

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AIRAC

All-Industry Research Advisory Council

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1. INTRODUCTION

Motor vehicle theft is a serious problem, as evidenced by the Federal Bureau of Investigation's estimates that the dollar value of stolen vehicles totalled $3.2 billion in 1980. The value of stolen contents and accessories was estimated at an additional $620 million. Several common themes regarding these statistics emerge from the data presented in this fact book:

- The frequency of vehicle thefts has declined from the levels reported in the early 1970s. One out of every 145 vehicles was stolen in 1980, better odds than the 1970 figure of 1 in every 120 registered vehicles. However, the number of vehicle thefts remains at a high level, totalling 1,114,651 in 1980.

- The total dollar value of vehicle theft has increased substantially in the past decade, from $880 million in 1970 to $3.2 billion in 1980. This is a reflection of the number of motor vehicle thefts and the increasing value of motor vehicles.

- While auto theft occurs everywhere, it is a serious problem mostly in major urban areas.

- Owners of luxury car models and expensive sports and specialty vehicles face the greatest risk of theft. Vans and pickups are becoming popular targets.

The tables included in this report provide basic facts on the scope and dimensions of auto theft in the United States. The book is intended as a reference source for insurance company personnel, government officials, news media people and other interested parties.

The data contained here were assembled by the AIRAC Auto Theft Task Force from available published sources and from original research contributed by members of the Task Force and the AIRAC Personal Lines Committee.

2. THE MAGNITUDE OF AUTO THEFT

Motor Vehicle Thefts, 1970-1980

On a nationwide basis, police records show that motor vehicle theft rate per 100,000 registered vehicles exhibited a declining trend over the period 1970-1980.

The rate increased 8% in 1979 and decreased 1% in 1980. The 1980 figure of 690 thefts per 100,000 registered vehicles was 17% lower than the 1970 rate of 835 thefts. Expressed in another way, the probability of having a car stolen improved from 1 of every 120 registered vehicles in 1970 to 1 in every 145 vehicles in 1980.

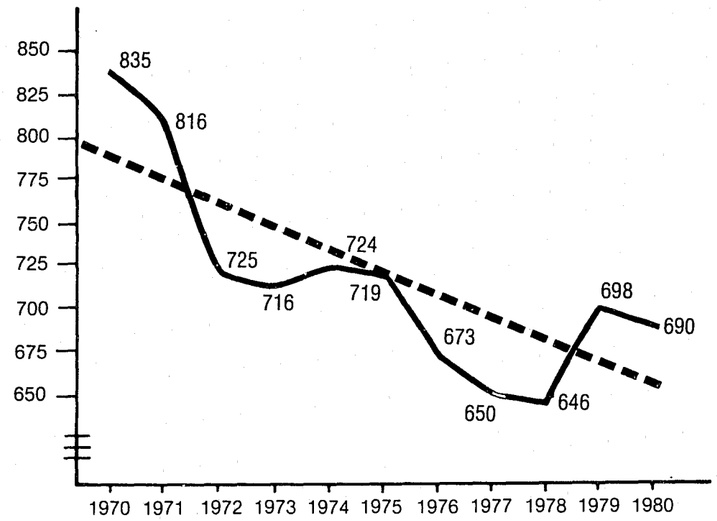
The table below shows motor vehicle registrations, thefts, theft rates expressed in probabilities, and theft rates expressed per 100,000 registered vehicles, for 1970-1980. Theft rates also are shown graphically on the following page.

Year	Motor Vehicle Registrations*	Thefts*	Ratio of Vehicles Stolen/Registered	Thefts Per 100,000 Registrations
1970	111,250,529	928,400	1 in 120	835
1971	116,266,238	948,200	1 in 123	816
1972	122,421,440	887,200	1 in 138	725
1973	129,774,378	928,800	1 in 140	716
1974	134,904,676	977,068	1 in 138	724
1975	139,221,000	1,000,455	1 in 139	719
1976	142,397,000	957,599	1 in 149	673
1977	148,880,000	968,340	1 in 154	650
1978	153,637,000	991,611	1 in 155	646
1979	157,226,178	1,097,189	1 in 143	698
1980	161,614,294	1,114,651	1 in 145	690

*Includes motorcycles.

Sources: Federal Bureau of Investigation, Federal Highway Administration, Motor Vehicle Manufacturers Association, Insurance Information Institute.

THEFTS PER 100,000 REGISTERED VEHICLES AND TREND LINE



Average Value of Stolen Vehicles, 1970-1980

According to data published by the F.B.I., there have been sizable increases in the average value of stolen vehicles. During the period 1970-1980, the F.B.I.'s estimated average value of stolen vehicles more than tripled from $948 to $2,879. (During the same period the retail value of new cars as measured by the U.S. Commerce Department increased about 2.2 times—from $3,507 to $7,668.)

	Average Value of Vehicle At Time of Theft	Percent Change Over Prior Year
1970	$ 948	— 4.4%
1971	933	— 1.6
1972	936	+ 0.3
1973	1,095	+17.0
1974	1,246	+13.8
1975	1,457	+16.9
1976	1,741	+19.5
1977	1,992	+14.4
1978	2,325	+16.7
1979	2,692	+15.8
1980	2,879	+ 6.9

Source: Federal Bureau of Investigation, *Uniform Crime Reports.*

Average Value of Contents Stolen From Vehicles, 1970-1980

The average value of stolen contents and accessories have increased about 2.5 times during the period 1970-1980. The average value of stolen contents increased from $139 to $341, while the average value of stolen accessories increased from $69 to $172.

	Average Value of Contents Stolen From Vehicles	Average Value of Accessories Stolen From Vehicles
1970	$139	$ 69
1971	149	67
1972	149	65
1973	160	73
1974	180	85
1975	207	108
1976	216	134
1977	231	128
1978	254	139
1979	299	155
1980	341	172

Source: Federal Bureau of Investigation, *Uniform Crime Reports.*

Total Dollar Value of Stolen Vehicles

When the number of stolen vehicles are combined with the average value of the vehicles, the results show that the total dollar value of vehicle thefts of $3.2 billion in 1980 was 3.6 times larger than the $880 million recorded in 1970.

	Total Dollar Value of Stolen Vehicles	Percent Change Over Prior Year
1970	$ 880,123,200	+ 1.3%
1971	884,670,600	+ 0.5
1972	830,419,200	— 6.1
1973	1,017,036,000	+22.5
1974	1,217,426,700	+19.7
1975	1,457,662,900	+19.7
1976	1,667,179,900	+14.4
1977	1,928,933,300	+15.7
1978	2,305,495,600	+19.5
1979	2,953,632,800	+28.1
1980	3,209,080,200	+ 8.6

Source: Federal Bureau of Investigation, *Uniform Crime Reports.*

Total Dollar Value of Stolen Contents and Accessories

The total value of stolen contents and accessories have also increased substantially during the period 1970-1980. The total value of stolen contents and accessories combined increased 5.8 times, from $106.2 million in 1970 to $620.7 million in 1980.

	Total Dollar Value of Stolen Contents	Total Dollar Value of Stolen Accessories	Total Dollar Value of Stolen Contents and Accessories	% Change Over Prior Year
1970	$ 69,958,700	$ 36,256,400	$106,215,100	+ 9.1%
1971	73,337,500	34,423,700	109,761,200	+ 3.3
1972	67,634,700	29,523,100	97,157,800	—11.5
1973	88,582,900	37,095,500	125,678,400	+29.4
1974	130,128,300	54,837,200	184,965,500	+47.2
1975	180,071,400	97,541,300	277,612,700	+50.1
1976	251,788,200	172,935,300	424,723,500	+53.0
1977	216,191,700	144,631,600	360,823,300	—15.0
1978	245,408,700	84,369,000	396,501,429	+ 9.9
1979	322,735,200	151,092,722	510,277,900	+28.7
1980	397,952,800	222,706,800	620,659,600	+21.6

Source: Federal Bureau of Investigation, *Uniform Crime Reports.*

Percentage of U.S. Households Affected By Auto Theft

A Department of Justice survey shows that there has been little change in the percentage of households victimized by auto theft during the 1975-1980 period.

Households Touched By Crime 1975-1980

	1975	1976	1977	1978	1979	1980
Percent of Households Touched By:						
All Crimes	32.0%	31.5%	31.3%	31.3%	31.3%	30.0%
Rape	0.2	0.2	0.2	0.2	0.2	0.2
Robbery	1.4	1.2	1.2	1.1	1.2	1.2
Assault	4.5	4.4	4.7	4.6	4.8	4.4
Personal Larceny	16.4	16.2	16.3	16.2	15.4	14.2
Burglary	7.7	7.4	7.2	7.2	7.1	7.0
Household Larceny	10.2	10.3	10.2	9.9	10.8	10.4
Motor Vehicle Theft	1.8	1.6	1.5	1.7	1.6	1.6
Households Touched By Crime (in thousands)	23,377	23,504	23,741	24,277	24,730	24,222
Households in U.S. (thousands)	73,123	74,528	75,904	77,578	78,964	80,622

Source: United States Department of Justice, *Bureau of Justice Statistics.*

Note: Details do not add to total for all crimes because of overlap in households touched by different crimes.

3. INSURANCE CLAIMS EXPERIENCE

Frequency of Auto Theft Claims

Insurance claims data show a little change in auto theft frequency for the period 1978-1980. It should be noted that insurance data are not confined to theft of an entire auto, but also include theft of accessories and theft of property from within the vehicle.

	Number of Auto Theft Insurance Claims Per 1,000 Insured Cars	Yearly Change
1978	12.0	—
1979	11.1	—7.5%
1980	11.2	+0.9%
% Change 1978-1980		—6.7%

Source: Insurance Services Office, Massachusetts Automobile Rating and Accident Prevention Bureau.

Note: Massachusetts data are adjusted to a $200 deductible basis. South Carolina data not included.

Average Size of Auto Theft Claims

Insurance data show that the average value of auto theft loss claims increased 29 percent during the period 1978-1980.

Year	Average Auto Theft Insurance Claim Payment*	Yearly Increase
1978	$ 788	—
1979	930	+18.0%
1980	1,020	+ 9.7%
% Increase 1978-1980:		+29%

* Insurance claim payments include not only theft of the entire auto, but also theft of accessories and theft of property from within the automobile.

Source: Insurance Services Office, Massachusetts Automobile Rating and Accident Prevention Bureau

Note: Massachusetts data are adjusted to a $200 deductible basis. South Carolina data not available.

Average Theft Losses Per Insured Vehicle Per Year

The table below shows that recent changes in auto insurance theft claims and average theft insurance claim payments have resulted in a net increase in auto theft insurance claims cost of 22% during the period 1978-1980.

Year	Average Auto Theft Insurance Claim Payment Per Insured Car Per Year*	Yearly Increase
1978	$ 9.43	—
1979	10.34	+ 9.7%
1980	11.46	+10.8%
% Increase 1976-1980:		+22%

* Insurance claim payments include not only theft of the entire auto, but also theft of accessories and theft of property from within the automobile.

Source: Insurance Services Office, Massachusetts Automobile Rating and Accident Prevention Bureau.

Note: Massachusetts data are adjusted to a $200 deductible basis. South Carolina data not available.

The frequency and severity of insured auto theft claims in 1976 and 1977 were heavily affected by thefts of citizens band radios, a prevalent problem when these radios first became popular. For this reason, these two years are not directly comparable to the 1978-1980 insured theft experience. The frequencies in 1976 and 1977 were 19.9 and 14.2, respectively. The average size of claim was $502 and $665, respectively. The average theft loss per insured vehicle was $10.00 and $9.42, respectively.

Auto Theft Losses Relative to Other Non-Collision Losses

Insurance payments for auto theft claims are made under the Comprehensive coverage of an automobile insurance policy. In addition to auto theft claims, Comprehensive provides payments for such things as fire, vandalism, glass damage and other accidental damage to the auto except for collision. The table below shows that payments for auto theft claims as a percentage of payments for all Comprehensive coverage has declined slightly, dropping from 46.6% in 1976 to 43.3% in 1980.

Year	Payments For Auto Theft Claims as a Percentage of All Payments for Comprehensive Coverage
1976	46.6%
1977	46.3
1978	43.8
1979	44.1
1980	43.3

*Source: Insurance Services Office, Massachusetts Automobile Rating and Accident Prevention Bureau.

Note: Massachusetts data are adjusted to a $200 deductible basis. South Carolina data not available.

Trends in Recovery of Stolen Vehicles

A declining percentage of the dollar value of stolen vehicles is being recovered, as demonstrated in the table below.

Year	Percentage of Dollar Value of Stolen Autos Recovered
1970	77%
1971	74
1972	74
1973	72
1974	66
1975	62
1976	59
1977	60
1978	60
1979	58
1980	56

Source: National Auto Theft Bureau

4. GEOGRAPHIC VARIATIONS

Thefts Per 100,000 Motor Vehicle Registrations By State—1980

Northeast Region		North Central Region	
New York	1,623	Michigan	801
Massachusetts	1,565	Illinois	728
Rhode Island	1,232	Missouri	602
New Jersey	1,100	Indiana	589
Connecticut	946	Ohio	571
Pennsylvania	693	Wisconsin	368
Vermont	406	Minnesota	368
New Hampshire	381	Nebraska	285
Maine	319	Iowa	283
		Kansas	303
Average for Northeast	**1,153**	South Dakota	182
		North Dakota	178
		Average for North Central	**559**
Southern Region		**Western Region**	
District of Columbia	1,326	Hawaii	1,024
Texas	733	California	992
Delaware	663	Alaska	939
Maryland	655	Nevada	805
Florida	583	Arizona	641
Louisiana	553	Colorado	526
Georgia	512	Washington	483
Tennessee	492	Utah	447
South Carolina	461	Oregon	433
Oklahoma	448	New Mexico	406
Alabama	405	Montana	352
Kentucky	344	Wyoming	331
Virginia	327	Idaho	251
West Virginia	284		
Mississippi	279	**Average for Western**	**766**
Arkansas	266		
North Carolina	272		
Average for Southern	**508**		

Source: Federal Bureau of Investigation, *Uniform Crime Reports—1980*, Table 3, and Federal Highway Administration, *State Motor Vehicle Registrations—1980.*

Thefts by Size of Community

Motor vehicles theft is primarily a large-city problem, as indicated by the table below showing theft rates per 100,000 population for cities over 1 million people, all Standard Metropolitan Statistical Areas (SMSAs), smaller cities and rural areas. Note that the theft rate approximately doubles with each increase in community size. However, some relatively small cities also have high theft rates, as shown in the listing (next page) of the 50 cities over 50,000 population having the worst vehicle theft rates per 100,000 population.

Size of Community	1980 Motor Vehicle Thefts per 100,000 Population
Cities over 1,000,000	1,352
Standard Metropolitan Statistical Areas (SMSAs)	609
Cities Outside Metropolitan Areas	260
Rural Areas	134
All Cities and Towns	495

Source: Federal Bureau of Investigation, Uniform Crime Reports-1980, page 33.

Cities with More Than 10,000 Motor Vehicle Thefts

In terms of absolute numbers of motor vehicle thefts, eight cities had in excess of 10,000 thefts. Together these eight cities accounted for about 25 percent of the total number of motor vehicle thefts in 1980.

	Number of Motor Vehicle Thefts
New York	100,478
Los Angeles	42,883
Chicago	30,786
Houston	28,140
Detroit	22,218
Boston	21,020
Philadelphia	17,995
Cleveland	14,186

Source: Federal Bureau of Investigation *Uniform Crime Reports*-1980, Table 6.

Major City Theft Rates Per 100,000 Population

Cities Over 50,000 Population Having Worst Motor Vehicle Theft Frequency

	Number of Motor Vehicle Thefts Per 100,000 People—1980		Number of Motor Vehicle Thefts Per 100,000 People—1980
1. Hartford, Connecticut	3,795	26. Union City, New Jersey	1,458
2. Boston, Massachusetts	3,736	27. Los Angeles, California	1,452
3. Newark, New Jersey	2,702	28. Fall River, Massachusetts	1,433
4. Cleveland, Ohio	2,477	29. New York, New York	1,428
5. Providence, Rhode Island	2,445	30. St. Louis, Missouri	1,424
6. Camden, New Jersey	2,249	31. Miami, Florida	1,418
7. Compton, California	2,141	32. East Orange, New Jersey	1,374
8. Passaic, New Jersey	2,000	33. Long Beach, California	1,352
9. Cambridge, Massachusetts	1,902	34. San Bernardino, California	1,347
10. Detroit, Michigan	1,856	35. Gary, Indiana	1,342
11. New Haven, Connecticut	1,790	36. Bridgeport, Connecticut	1,327
12. Houston, Texas	1,737	37. Pittsburgh, Pennsylvania	1,311
13. Inglewood, California	1,735	38. Worcester, Massachusetts	1,282
14. Lawrence, Massachusetts	1,696	39. Hawthorne, California	1,278
15. Brockton, Massachusetts	1,648	40. Trenton, New Jersey	1,276
16. Jersey City, New Jersey	1,608	41. Southfield, Michigan	1,253
17. Somerville, Massachusetts	1,600	42. West Palm Beach, Florida	1,230
18. Irvington, New Jersey	1,595	43. Lowell, Massachusetts	1,229
19. Springfield, Massachusetts	1,589	44. Cicero, Illinois	1,218
20. Paterson, New Jersey	1,579	45. San Francisco, California	1,209
21. Lynn, Massachusetts	1,575	46. Birmingham, Alabama	1,198
22. Hammond, Indiana	1,527	47. Bensalem Township, Penn.	1,178
23. Dearborn, Michigan	1,507	48. Brookline, Massachusetts	1,157
24. Elizabeth, New Jersey	1,463	49. Brownsville, Texas	1,149
25. Santa Monica, California	1,460	50. Quincy, Massachusetts	1,130
Countrywide (all town & cities)	495		

Source: Federal Bureau of Investigation, *Uniform Crime Reports-1980, Table 6.*

5. MAKE AND MODEL DIFFERENCES

Insurance Auto Theft Loss Experience By Car Model

Data reported by the Highway Loss Data Institute show that expensive specialty and sports car models generate higher auto theft losses to insurance companies. The insurance claims data reported by the Highway Loss Data Institute include not only the theft of the entire auto, but also theft of accessories and theft of property from within the vehicle.

Cars With Worst Theft Loss Experience

	1979 Model Year Relative Theft Index*
Chevrolet Corvette	908
Lincoln Continental	653
Cadillac Eldorado	514
Lincoln Mark V	493
Buick Riviera	453
Lincoln Versailles	436
Porsche 924 Coupe	422
Cadillac Fleetwood Brougham	329
Oldsmobile Toronado	322

* Based on the average loss payment per insured car per year. An index of 100 represents the average for all cars. An index of 900 means that a car's theft experience is nine times worse than average.

Source: Highway Loss Data Institute, *Research Report HLDI T80-1,* April, 1981.

Note: Only vehicles for which there are at least 5,000 car years of exposure are included. This eliminates a number of imported specialty and sports car models.

Insurance Auto Theft Loss Experience of Sports/ Specialty Models

As a group, the sports and specialty variety of 1980 models comprise 14% of insured cars, but generate 32% of claims and 45% of theft loss dollars. The frequency and cost differentials between these models and all others are shown below:

1980 Car Models	Claim Frequency Per 1,000 Insured Vehicle Years	Average Claim Cost	Average Loss Cost Per Vehicle/Year	Percentage Insured Exposure
Sports/Specialty	35.5	$1,507	$53.50	14%
All Other	11.8	$ 865	$10.25	86%
Total All Cars	15.1	$1,073	$16.20	100%

Source: Highway Loss Data Institute, *HLDI Report T80-1*, April, 1981, N.A.I.I.

Insurance Auto Theft Loss Experience of Vans, Pickups, Utility Vehicles

Vans and pickup trucks are also preferred targets of auto thieves. Below is the 1979 theft experience of vans and pickups compared to passenger cars.

Insurance Theft Losses

1979 Model Vans, Pickups, Utility Vehicles, Passenger Cars

	Vans	Pickups	Utility Vehicles	Passenger Cars
Average Loss Payment Per Insured Vehicle Per Year	$40	$36	$57	$18
Claim Frequency per 1,000 Insured Vehicles	21.8	16.4	24.4	21.4
Average Loss Payment Per Claim	$1,852	$2,176	$2,369	$848

Source: Highway Loss Data Institute, *HLDI Report V79-3,* May 1981.

6. AUTO THEFT ARREST TRENDS

Motor Vehicle Theft Arrests By Age of Thief

Arrest trends for motor vehicle theft indicate an increasing proportion of adults as auto theft offenders.

Motor Vehicle Theft Arrests—Age Categories

Age of Person Arrested	1970 Number Arrested	1970 % of Total	1980 Number Arrested	1980 % of Total
Under 18	71,456	56.1%	58,798	45.3%
18 and Over	55,885	43.9	70,985	54.7
Total, All Ages	127,341	100.0%	129,783	100.0%

Source: Federal Bureau of Investigation, *Uniform Crime Reports,* Table 32

Motor Vehicle Theft Arrests By Rural-Urban Location

Between 1970 and 1980, arrests for motor vehicle theft indicate an increase in the proportion of suburban and rural arrests, and a decline in the proportion of city arrests.

Motor Vehicle Arrests—By Location

Location of Arrest	1970 Number Arrested	1970 % of Total	1980 Number Arrested	1980 % of Total
Cities	108,982	85.6%	100,390	77.4%
Suburbs	11,746	9.2	18,677	14.4
Rural	6,613	5.2	10,716	8.3
Total Arrests	127,341	100.0 %	129,783	100.0 %

Source: Federal Bureau of Investigation, *Uniform Crime Reports,* Table 25.

7. CIRCUMSTANCES OF THEFT

The following figures and table reprinted from the *Summary of the Automotive Theft Survey* —a joint project between General Motors Corporation and several automobile insurance companies—show the following:

— Most thefts occurred while the car was parked on the street at home, followed closely by general street parking.

— A car was most likely to be stolen on Monday or Friday.

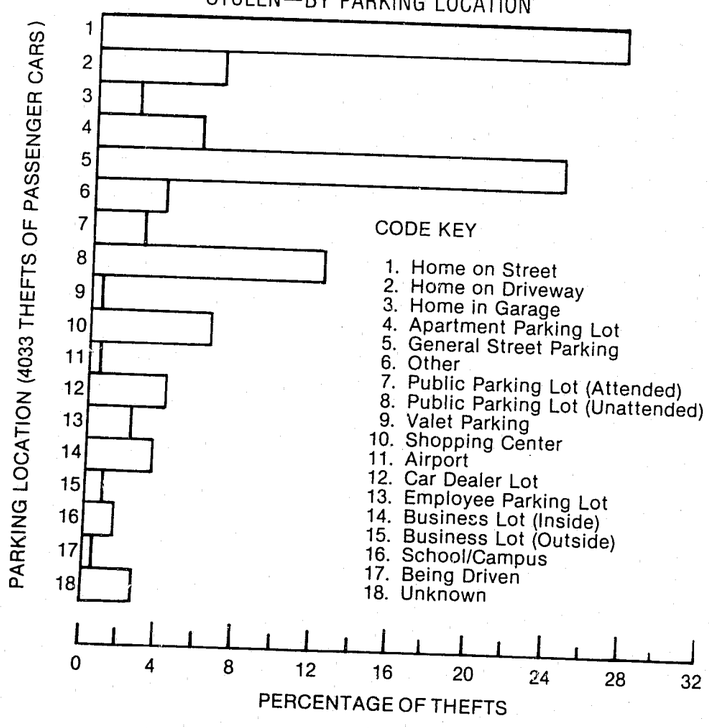
— Most thefts occur at night.

— For cars that had alarm systems, over one-fourth were not turned on or were inoperative.

— The most common method of entry is through unlocked passenger compartment.

— The most common method of theft was by pulling out the ignition lock cylinder.

PERCENTAGE OF PASSENGER CARS STOLEN—BY PARKING LOCATION



Status of Alarm Systems Prior to Theft

(Passenger Cars and Trucks)

Alarm Status	Number	Percent
Turned On	362	54.4%
Not Turned On	121	18.2
Inoperative	54	8.1
Unknown	129	19.4
Total	666	100.0%

Locked Vs. Unlocked Doors, Trunks, Hoods*

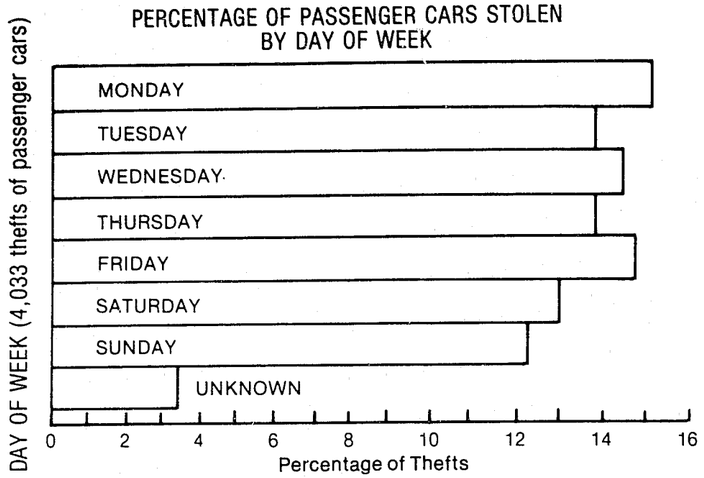
Locked Prior To Theft	Passenger Compartment #	Passenger Compartment %	Trunk/Cargo Compartment #	Trunk/Cargo Compartment %	Engine Compartment #	Engine Compartment %
Yes	3,556	70.5%	3,283	93.3%	1,125**	87.0%
No	580	11.5	37	1.1	36	2.8
Unknown	909	18.0	197	5.6	132	10.2
Total	5,045	100.0%	3,517	100.0%	1,293	100.0%

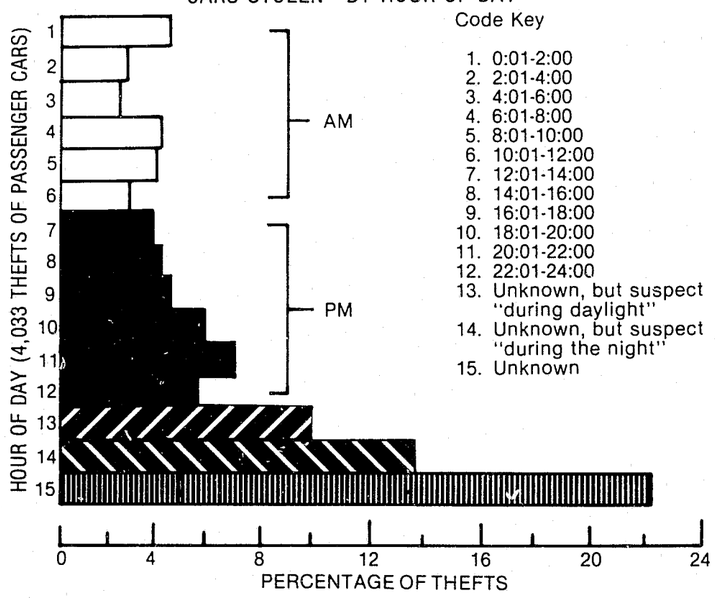
* Includes Both Total Thefts—Vehicle Recovered and Partial Thefts.

** Includes 512 cases where normal method of entry to the engine compartment was on outside hood release.

Total Thefts—Vehicle Recovered: Method of Theft

Method of Theft		Number		Percent
Key-Owners		322		15.4
Key-Not Owners		77		3.7
Vehicle Towed Away		18		0.9
Ignition Lock Cylinder:		758		36.3
Pulled Out	(470)		(22.5)	
Broken Out	(229)		(11.0)	
Twisted (Not Removed From Column)	(59)		(2.8)	
Steering Column Damaged		13		0.6
Other		95		4.5
Unknown		806		38.6
Total		2,089		100.0%





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LIST OF AIRAC PUBLICATIONS

Automobile Insurance

Automobile Injury Compensation

Examines the compensation systems used in the United States. Includes a survey of 42,204 injury-producing accidents involving 53,164 paid claims; a survey of 420 claims of serious injuries valued at $100,000 or more each; and a consumer panel survey of auto injuries for 60,000 U.S. households.

Volume I: Automobile Injuries and their Compensation in the United States. AIRAC. A79-1, March 1979; xii, 254 pages.

Volume II: Automobile Injuries and their Compensation in the United States. AIRAC. Statistical tables supportive of the three surveys covered in Volume I. A79-1, March 1979; vi, 409 pages.

Both volumes are available at a cost of $15.00 per set from the Research Department of the Alliance of American Insurers, 20 North Wacker Drive, Chicago, Illinois 60606, which agreed to distribute it on behalf of AIRAC. Please make checks payable to All-Industry Research Advisory Council.

Magnetic data tapes containing the data from the insurer study of closed claims and the consumer survey may be purchased by writing to the Research Department of the Alliance.

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The following research reports are available at no cost from the All-Industry Research Advisory Council, 7315 Wisconsin Avenue, Suite 231-W, Bethesda, Maryland 20814. Each research report is an extension of findings from the two volume study **Automobile Injuries and their Compensation in the United States.**

Subrogation of PIP Claims by Ann Durand. A80-1, July 1980; ii, 12 pages. Free.

Attorney Representation by Lawrence W. Soular. A80-82, June 1980; ii, 8 pages. Free.

Extent of Auto and Health Insurance by Ann Durand. A80-3, July 1980; ii, 7 pages. Free.

An Analysis of Accident Location in Relation to Area of Residence by Ann Durand. A80-4, July 1980; ii, 5 pages. Free.

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This publication is an updata of the open PIP serious injury claims surveyed in **Automobile Injuries and Their Compensation in the United States.** This new report monitor progress of the injured and updates expected costs.

Insurer Study of PIP Serious Injury claims—1980 Follow-up Survey. AIRAC. A80-6, December 1980; vi, 22 pages. Free.

Auto Theft

A compendium of statistics on automobile theft in the United States. **Auto Theft in the United States.** AIRAC. A81-3, December 1981; vi, 21 pages. Free.

Characteristics of Uninsured Motorists

The research report examines the characteristics of uninsured motorists and the vehicles they drive. Based on data from official accident reports filed with motor vehicle departments in seven states.

A Study of Uninsured Motorists Involved in Reported Automobile Accidents by Ann Durand. A80-5, August 1980; ii, 27 pages. Free.

Cost of Auto Insurance

The research for this publication draws on data from 3.8 million auto insurance policies insuring nearly 5.8 million vehicles, and defines premiums paid.

The Cost of Auto Insurance: How Consumer Choices and Characteristics Affect the Premiums People Pay. AIRAC. A80-7, December 1980; viii, 52 pages. $3.50 postpaid.

Public Attitudes and Expectations

A survey of public attitudes and knowledge of auto insurance.

Public Attitude Monitor, 1980. AIRAC. A81-1, March 1981; vi, 25 pages. Free.

Public Attitude Monitor, 1981. AIRAC. A81-4, December 1981; vi, 27 pages. Free. A follow-up study of public attitudes regarding auto cost and choice of new cars, cost of auto insurance, auto safety, homeowners/renters insurance, and claim fraud.

Driver Performance Records

Documents massive underreporting of serious accidents and motor vehicles violations in state motor vehicle record systems.

State Motor Vehicle Records as a Source of Driver Performance Information. AIRAC. A81-2, March 1981; v, 15 pages. Free.

Property Insurance

Urban Home Insurance

A survey that measures experience and attitudes of homeowners on the availability and affordability of home insurance in the cities of Chicago, Cleveland, Atlanta, Philadelphia, Los Angeles and the borough of Brooklyn in New York City.

The Availability of Homeowners Insurance in Six Major Cities: Consumer Experience and Attitudes. AIRAC. P81-1, May 1981; vi, 40 pages. $2.50 postpaid. Discounts for large orders.

A report that investigates the attitudes, awareness and experiences of FAIR Plan policyholders in 12 Major American cities.

Attitudes of FAIR Plan Home Insurance Policyholders in 12 Major American Cities. AIRAC. P81-2, October 1981; vi, 52 pages. $2.50 postpaid. Discounts for large orders.

Liability Insurance

Municipal Liability

Two questionnaire surveys were carried out to identify and measure trends in liability of municipalities as to the availability of coverage, the cost of coverage, and actions needed to control rising liability. Survey responses were received from 83 insurance companies and 853 municipalities.

Municipal Liability Insurance: Survey of Municipalities and Insurance Companies. AIRAC. L80-1, May 1980; xi, 71 pages plus 284 pages of tables in appendices. $11.50 postpaid.

Municipal Liability Insurance: Survey of Municipalities and Insurance Companies. AIRAC. Summary. L80-2, May 1980; vi, 9 pages plus 8 pages of tables. $1.50.

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A third study summarizes premium and loss experience of the municipalities surveyed in the foregoing report.

Municipal Liability Insurance: Underwriting Results. AIRAC. L80-3, December 1980; viii, 80 pages. $3.50 postpaid.

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