



Date: May 27, 2016

Regarding: **Pick-Up Truck and Sport Utility Vehicle Tailgate Theft Claims (2014 - 2015) (Public Dissemination)**

Prepared By: Anna Kotsovos, Senior Tactical Analyst

This **ForeCAST<sup>SM</sup>** report analyzes pick-up truck and sport utility vehicle (SUV) tailgate theft claims identified in ISO ClaimSearch with loss dates from January 1, 2014 to December 31, 2015 in order to identify any trends or patterns that may exist within the data.

## Executive Summary

There were 3,682 claims identified involving reported thefts of pick-up truck or SUV tailgates submitted to ISO ClaimSearch with loss dates from January 1, 2014 to December 31, 2015. For 2014, 1,895 claims were identified, and for 2015, 1,787 claims were identified indicating a 6% decrease in claims.

All U.S. states, including the District of Columbia, were identified with at least 1 claim as the loss state for the years 2014 and 2015. Texas was the loss state identified with the most tailgate theft claims in ISO ClaimSearch with 1,421, or 39% of the total theft claims. California was the loss state in 875 claims, which put it in second place, and Florida was the loss state in 252 claims which put it in third place. Florida surpassed Arizona, which previously was the state in third place for the years 2012 and 2013.

Houston, TX was identified as the loss city in the most claims, with 300<sup>1</sup> claims.

Twenty-one (21) claims were submitted as Questionable Claim (QC) referrals for possible vehicle owner involvement.

## An Overview of Tailgate Thefts

A tailgate is defined as, "A hinged board or closure at the rear of a vehicle, such as a pick-up truck, that can be lowered during loading and unloading."<sup>2</sup> Tailgates can be easily damaged and dented from rear-end collisions, as well as from hauling heavy loads. Replacement tailgates are in high demand and can be purchased from dealers and auto part stores. The cost to replace a tailgate can average from \$1,000 to \$3,000. The high cost of replacing tailgates has fueled black market demand. Stolen tailgates can end up on sites such as Ebay and Craigslist for resale. Other tailgates end up at scrap dealers as the rising cost of metal has made it lucrative to sell these parts there. In addition, tailgates can be stolen quickly and without the use of complicated tools. Tailgates are being stolen from private vehicles, commercial vehicles, and even vehicles parked on dealership lots.

<sup>1</sup>There were 167 claims identified with a loss state of Texas, however, no loss city was listed. There were 4 claims identified with a loss state of Texas, and city listed as "unknown". Therefore, the actual number of claims identified with Houston as a loss city could be higher.

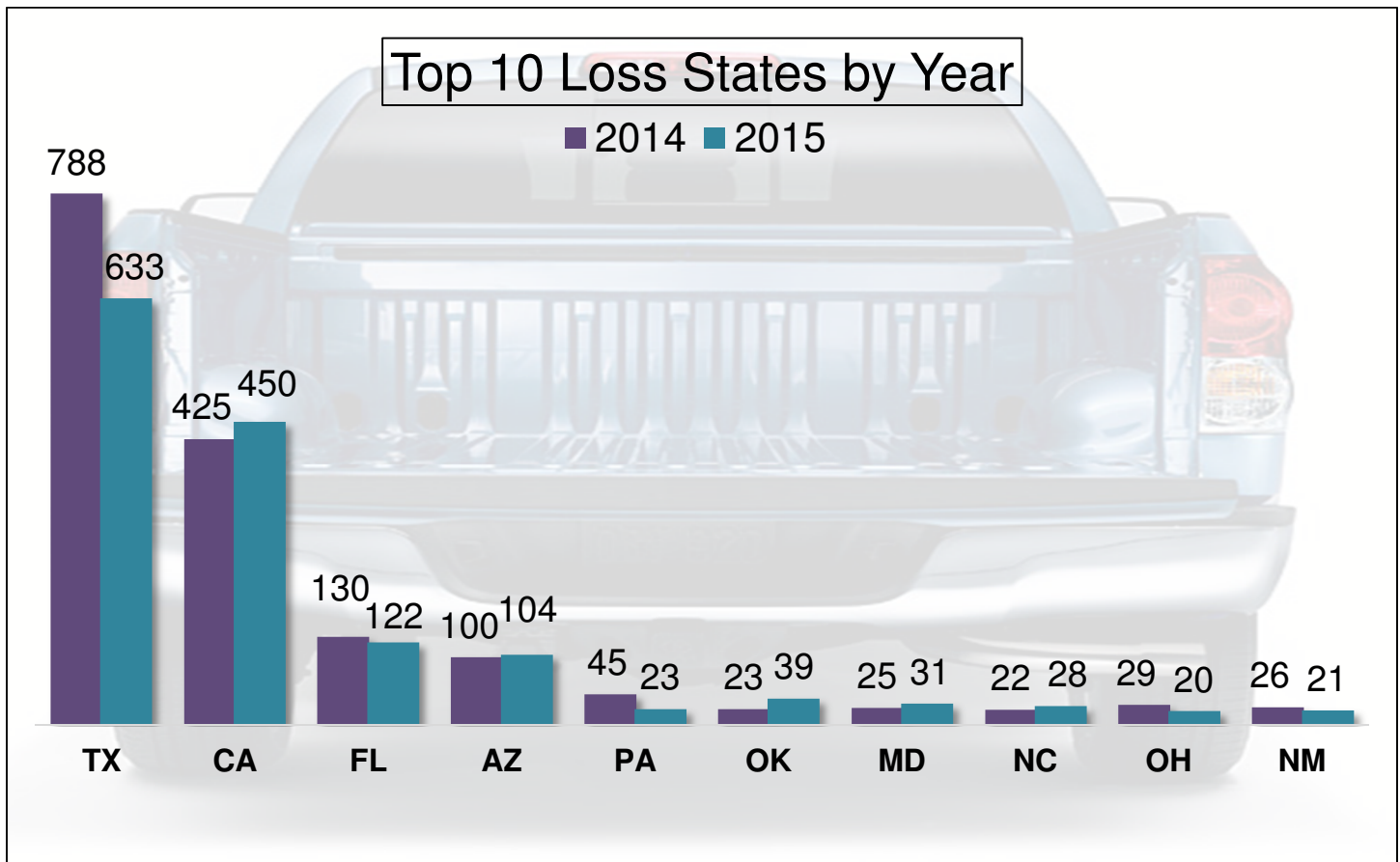
<sup>2</sup> The Free Dictionary, <http://www.thefreedictionary.com/tailgate>.

## Tailgate Theft Claims in ISO ClaimSearch

This section of the report analyzes the claims identified in ISO ClaimSearch that indicated the theft of a tailgate. ISO ClaimSearch is designed to help insurers, self-insurers, law enforcement agencies, and state fraud bureaus detect and prevent fraud, evaluate risk, and process meritorious claims by providing a central repository of claims. Insurers and other agencies with access can query ISO ClaimSearch to research prior loss histories, identify claims patterns, and detect suspect claims.

The dataset was compiled by querying for all claims where the loss description included the word “tailgate”. For this report, a claim was determined to be a tailgate theft claim if the loss description for the claim contained the following key words: “taken”, “stolen”, “stole”, “missing”, “took”, “removed”, “theft”, “gone” and “stripped”. Loss descriptions that were seen to include almost exclusively unrelated key words were filtered from the data, as well as claims that contained terms found to result in false positives. Claims without an identifiable loss state, loss states not within the United States, and claims without an identifiable vehicle were omitted from analysis. In addition, claims identifying vehicles not recognized as pick-up trucks nor SUVs were also omitted from analysis.

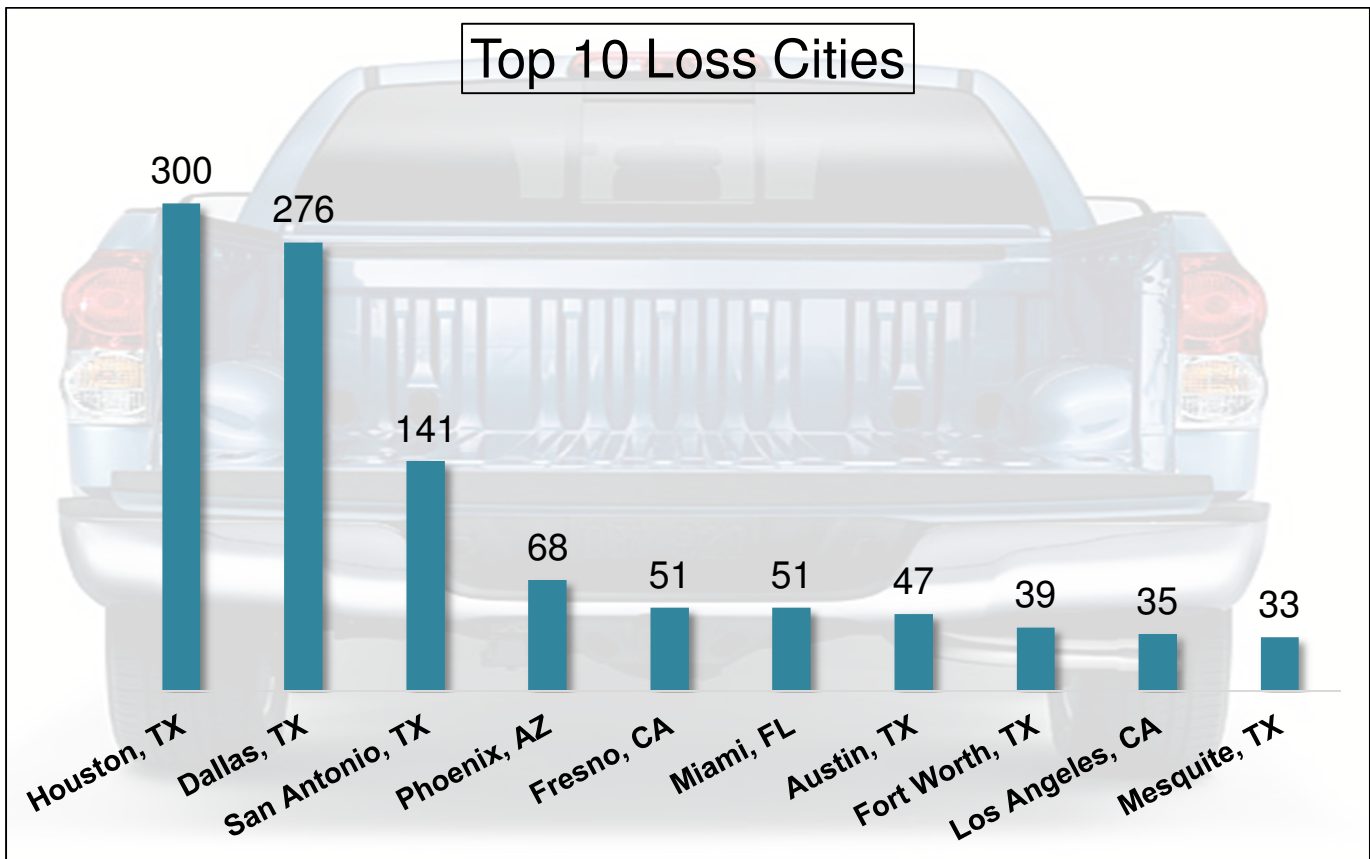
The following chart depicts the top 10 loss states identified in ISO claims with a tailgate theft (2014–2015):



The following table indicates the percent change in claims from 2014 to 2015 involving the Top 10 Loss States:

STATE	YEAR 2014	YEAR 2015	PERCENT CHANGE
TX	788	633	-20%
CA	425	450	+6%
FL	130	122	-6%
AZ	100	104	+4%
PA	45	23	-49%
OK	23	39	+70%
MD	25	31	+24%
NC	22	28	+27%
OH	29	20	-31%
NM	26	21	-19%

The following chart depicts the top 10 cities and states identified in ISO claims with a tailgate theft (2014 - 2015)<sup>4</sup>:



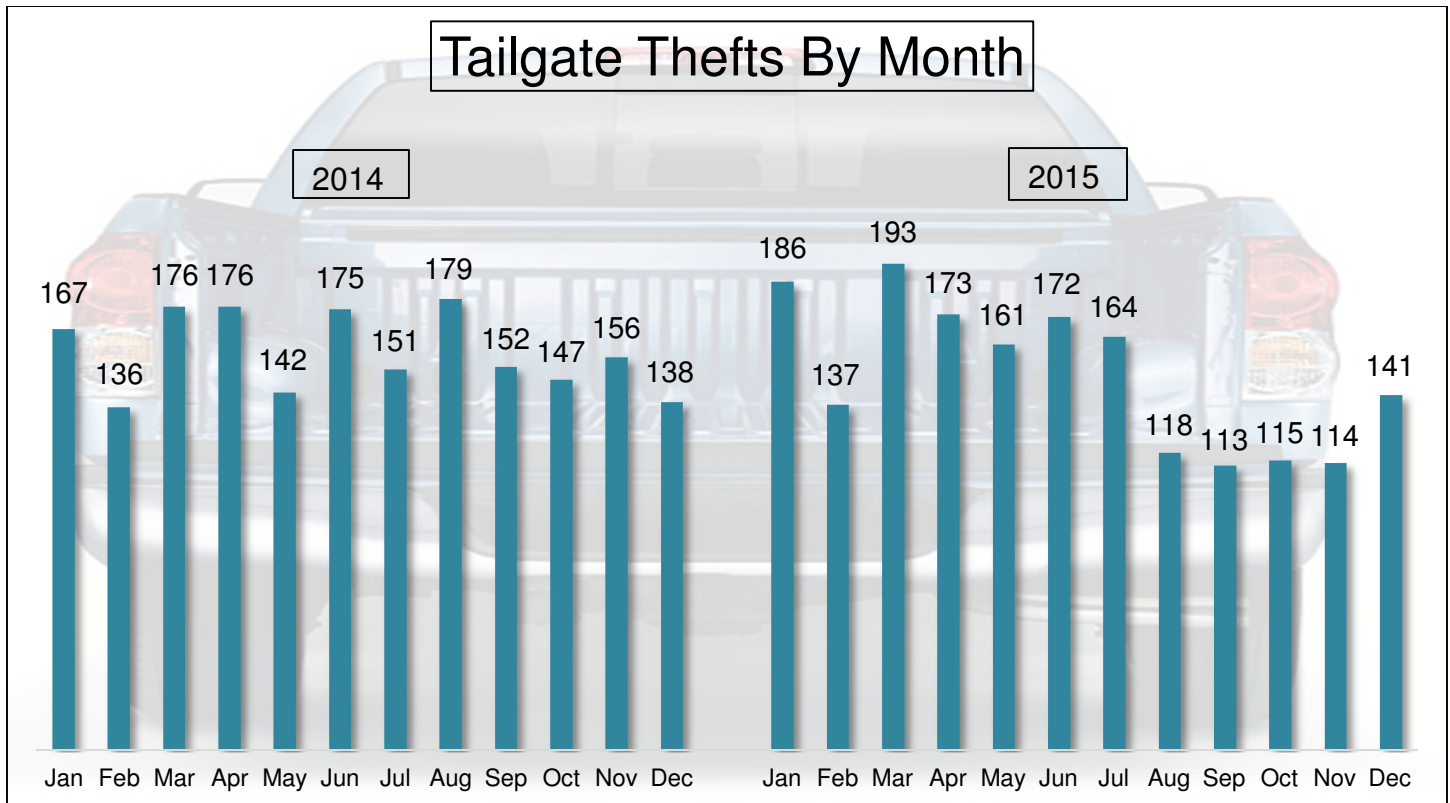
<sup>4</sup> There were 416 claims with no loss city listed, or loss city listed as "unknown". The actual loss city totals may be higher.

The following table compares the Top 10 Loss Cities from 2012-2013 to 2014-2015:

CITY AND STATE	NUMBER OF CLAIMS (2012-2013)	NUMBER OF CLAIMS (2014-2015)	PERCENT CHANGE
Houston, TX	145	300	+107%
Dallas, TX	91	276	+203%
San Antonio, TX	125	141	+13%
Phoenix, AZ	59	68	+15%
Fresno, CA	27	51	+89%
Miami, FL	28	51	+82%
Austin, TX	24	47	+96%
Fort Worth, TX	22	39	+77%
Los Angeles, CA*	10	35	+250%
Mesquite, TX*	6	33	+450%

\*Los Angeles, CA and Mesquite, TX were not on the Top 10 Loss City list for 2012-2013.

The following chart depicts tailgate thefts by month for 2014-2015:



## Conclusion

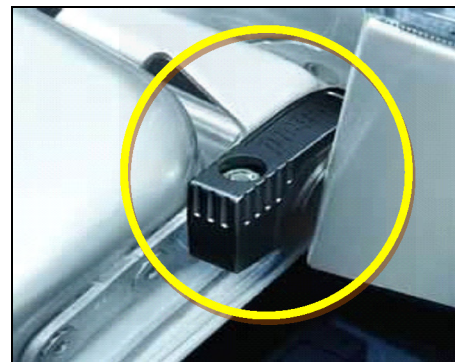
There were 3,682 claims identified involving reported thefts of pick-up truck/SUV tailgates with loss dates from January 1, 2014 to December 31, 2015. For 2014, 1,895 claims were identified, and for 2015, 1,787 claims were identified indicating a 6% decrease in claims.

The top 3 loss states identified in claims were Texas, California and Florida. Florida surpassed Arizona, which previously was the state in third place for the years 2012 and 2013.

To protect tailgates from thieves, there are numerous anti-theft tailgate locking devices available. These devices lock the hinge mechanism, and can be either have a manual or electronic locking component. Electronic locks lock the tailgate when the rest of the doors are locked. Manual locks require the vehicle owner use a key to manually lock the component. Examples can be seen in the visuals below. In addition, and if possible, pick-up truck and SUV owners can try parking their vehicles in locked garages or backing them up tight against building walls.<sup>5</sup> Taking these precautions may help deter thieves from stealing pick-up truck and SUV tailgates.



Lock placed around tailgate hinge.



Lock placed around tailgate hinge.



Electronic lock with view of internal lock component.

<sup>5</sup> *Protect Your Tailgate Against Tailgate-Jacking*, Pickuptrucks.com, October 28, 2011, <http://news.pickuptrucks.com/2011/10/protect-your-tailgate-against-tailgate-jacking.html>



## Tailgate Thefts in Claims Data by State (2014-2015)

