

Date: January 17, 2018

Regarding: **Pick-Up Truck and Sport Utility Vehicle Tailgate Theft Claims (2016 – 2017) (Public Dissemination)**

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This **ForeCASTSM** report analyzes pick-up truck tailgate theft claims identified in ISO ClaimSearch with loss dates from January 1, 2016 to December 31, 2017 in order to identify any trends or patterns that may exist within the data.

Executive Summary

There were 3,665 claims identified involving reported thefts of pick-up truck tailgates submitted to ISO ClaimSearch with loss dates from January 1, 2016 to December 31, 2017. For 2016, 1,877 claims were identified, and for 2017, 1,788 claims were identified. This indicates a 5% decrease in the number of claims from 2016 through 2017. The actual number of thefts may be higher as claims were identified referencing multiple tailgates affected within the same loss.

Texas was the loss state identified with the most tailgate theft claims in ISO ClaimSearch with 1,360, or 37% of the total theft claims. California was identified in the second most number of theft claims with 1,039, and Florida was identified in the third most number of theft claims with 240.

Four states that did not appear in the Top 10 list for 2014 - 2015 claims, made the Top 10 list for 2016 - 2017. The states are Michigan, Missouri, Nevada and South Carolina.

Houston, TX was identified as the loss city in the most claims with 277¹.

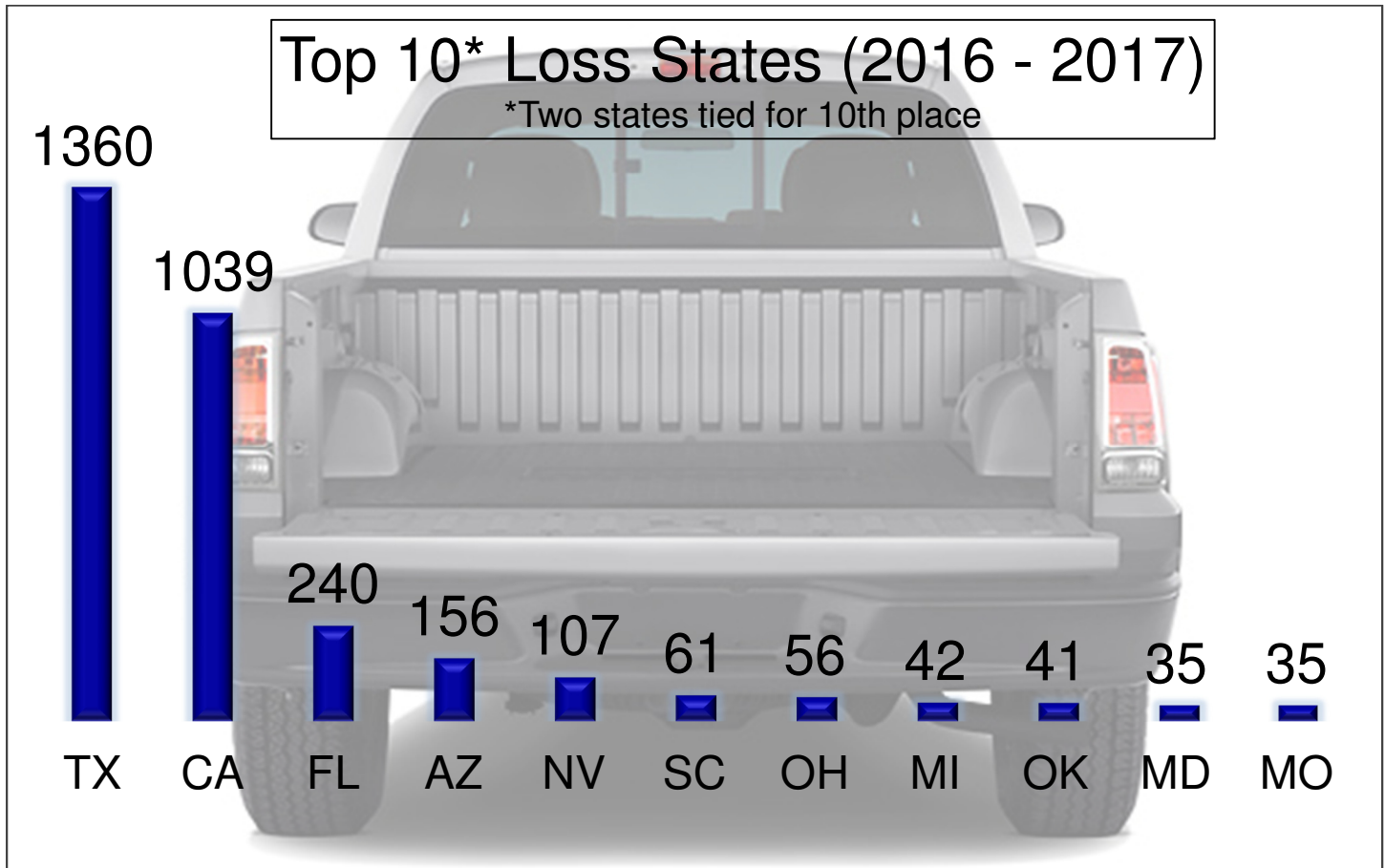
¹ There were 175 claims identified with a loss state of TX, but with no loss city listed. Therefore, the actual numbers of claims identified with Houston as a loss city could be higher.

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 and without an identifiable vehicle were omitted from analysis. In addition, claims identifying vehicles not recognized as pick-up trucks were also omitted from analysis.

The following chart depicts the top 10 loss states identified in ISO claims with a tailgate theft (2016 – 2017):



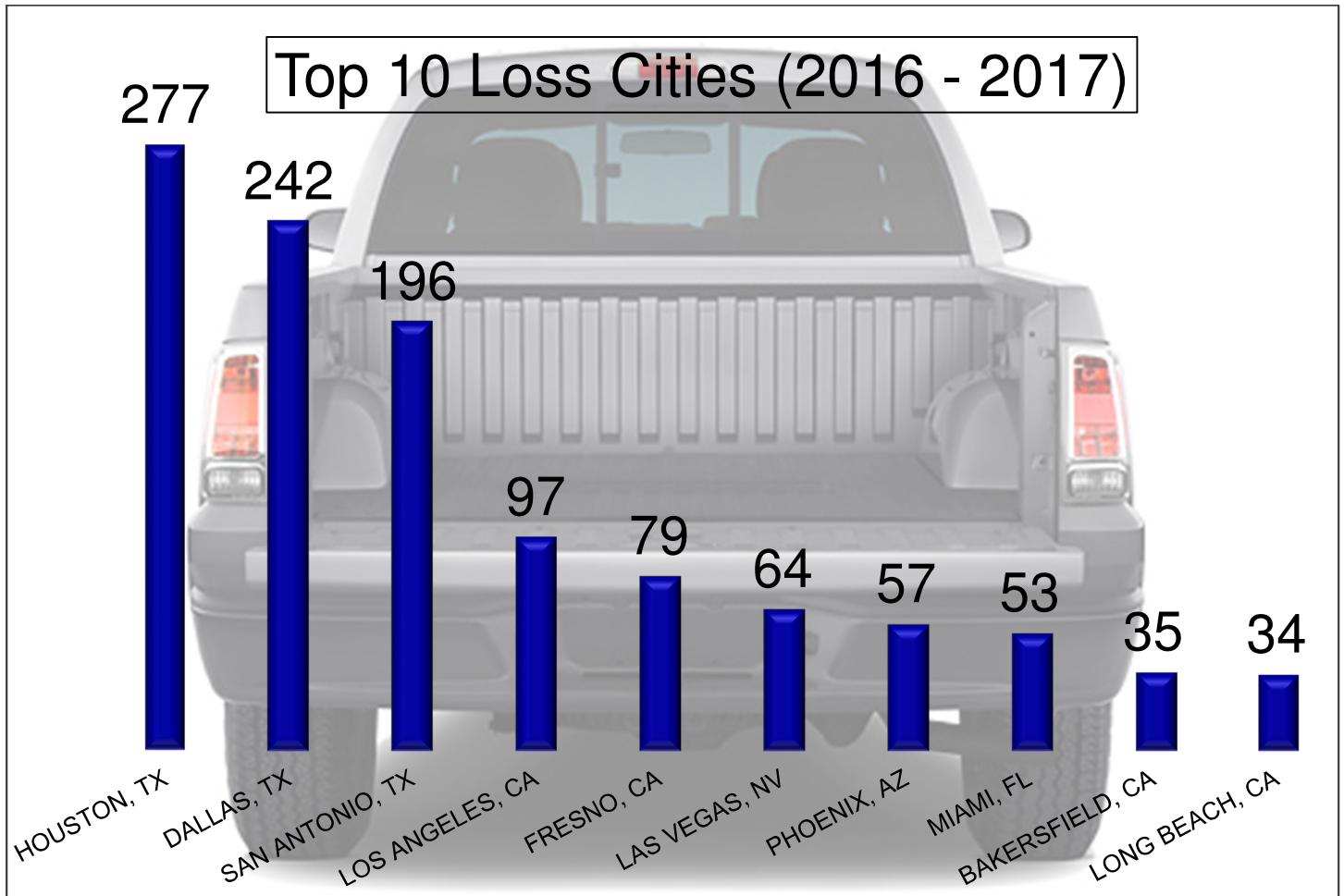
The following table identifies the top 10 loss states for 2014 – 2015 compared to 2016 – 2017 (highlighted states indicate states that did not appear in the top 10 loss state list for 2014 – 2015):

RANK	TOP 10 (2014 - 2015)	TOP 10 (2016 - 2017)
1	Texas	Texas
2	California	California
3	Florida	Florida
4	Arizona	Arizona
5	Pennsylvania	Nevada
6	Oklahoma	South Carolina
7	Maryland	Ohio
8	North Carolina	Michigan
9	Ohio	Oklahoma
10	New Mexico	Maryland
10		Missouri

The following table indicates the percent change in claims from 2014 - 2015 to 2016 – 2017 involving the top 10 loss states:

STATE	CLAIMS 2014 - 2015	CLAIMS 2016 - 2017	PERCENT CHANGE
TX	1,421	1,360	-4%
CA	875	1,039	19%
FL	252	240	-5%
AZ	204	156	-24%
NV	31	107	245%
SC	28	61	118%
OH	49	56	14%
OK	62	41	-34%
MI	27	42	56%
MD	56	35	-38%
MO	31	35	13%

The following chart depicts the top 10 loss cities identified in ISO claims with a tailgate theft (2016 – 2017):



The following table identifies the Top 10 Loss Cities for 2014 – 2015 compared to 2016 – 2017:

RANK	TOP 10 (2014 - 2015)	TOP 10 (2016 - 2017)
1	Houston, TX	Houston, TX
2	Dallas, TX	Dallas, TX
3	San Antonio, TX	San Antonio, TX
4	Phoenix, AZ	Los Angeles, CA
5	Fresno, CA	Fresno, CA
6	Miami, FL	Las Vegas, NV
7	Austin, TX	Phoenix, AZ
8	Fort Worth, TX	Miami, FL
9	Los Angeles, CA	Bakersfield, CA
10	Mesquite, TX	Long Beach, CA

Conclusion

There were 3,665 claims identified involving reported thefts of pick-up truck tailgates submitted to ISO ClaimSearch with loss dates from January 1, 2016 to December 31, 2017. For 2016, 1,877 claims were identified, and for 2017, 1,788 claims were identified. This indicates a 5% decrease in the number of claims from 2016 through 2017.

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Tailgate Thefts in Claims Data by State (2016 - 2017)

