

Buyer's Guide to Which Cars Have the Highest Theft Rates

Stories of expert car thieves and chop shop syndicates are pervasive in popular culture, so it's natural to wonder if your car is safe from crime. Statistically, most drivers can breathe a sigh of relief: the chance that your vehicle will be stolen has always been low and has only decreased in recent years.

Even so, the threat of car theft continues to cause anxiety to motorists the world over—and with good reason. The consequences of a stolen car can be severe and diverse, ranging from the sense of vulnerability that crime victims often experience to the frustrating process of replacing an expensive item. The likelihood that your car is stolen can also impact your insurance rate, making the topic important even among those who aren't particularly afraid that their vehicles are at risk. The following guide provides everything U.S. consumers should know about the factors that lead to vehicle theft, the cars that are stolen most often, and what can be done to avoid becoming a victim.

Which Cars Have the Highest Theft Rates?

It can be difficult to quantify which car is most likely to be stolen. To find the best answer for your individual needs, you must decide which aspect is most relevant to you. The matter is also complicated by the fact that precise statistics are difficult to derive. The Highway Loss Data Institute (HLDI), the National Insurance Crime Bureau (NICB) and other agencies that compile car theft information draw from different data sets and apply different definitions. For example, some lists apply only to cars that are below 6,000 pounds, or that have had a certain amount of their respective parts etched with VIN numbers (an important consideration in both theft deterrence and insurance coverage). Other considerations include whether the stolen vehicle tally is derived from insurance claims, police reports or other classifications. Despite these inconsistencies in methodology, the various methods largely agree on the most stolen vehicles, though some notable discrepancies (see below) exist.

Car Thefts by Raw Numbers

In terms of raw numbers, the most-stolen car varies from year-to-year. In 2010, for example, Honda Accords attracted the greatest number of car burglars. In 2009, however, the Toyota Camry, which ranked third in 2010, topped the list. According to the NCIB, the full list of the 10 most-stolen cars in 2010 included:

1. Honda Accord
2. Honda Civic
3. Toyota Camry
4. Chevrolet Silverado
5. Ford F150
6. Dodge Ram
7. Dodge Caravan
8. Acura Integra
9. Ford Explorer
10. Ford Taurus

It is important to note, however, that raw numbers are a flawed indicator of whether your car is likely to be stolen. Most of the cars in the above are also among the best-selling vehicles in the United States. Consequently, their perennial place on "most stolen" lists does not necessarily reflect thieves' tastes; because car thefts are often crimes of opportunity, thieves often go after the first easy target the thief finds—and with scores of Civics, Accords and Camrys populating nearly every street, parking lot, and driveway in America, it's clear why these popular vehicles attract criminal attention.

That said, one could also argue that some criminals actually *do* prefer these common cars by virtue of their ubiquity. After all, police have a better chance of finding a distinctive car than they do a vehicle that anonymously blends in with the crowd.

By brand, the above list features a mix of both U.S. and international manufacturers. Thieves do not evidence a clear preference for one category or the other. Traditionally, thefts of international models within the U.S. have occurred in slightly higher numbers than domestic brand thefts. 2010, however, saw thieves target more domestic makes, the first time since 2002 that this had happened.

Car Thefts by Rate

For many, the rate at which a car model is stolen is more valuable measure than raw tallies. Theft rate is usually calculated as the number of thefts per 1,000 vehicles sold for any given model. The vehicles that were stolen at the highest rates in 2010, as measured by the National Highway Traffic Safety Administration, are below. Each model's specific theft rate is included in parenthesis.

1. Audi S8 (8.8)
2. Ford Mustang GT (8.6)
3. BMW M5 (7.6)
4. Dodge Charger (6.5)
5. Honda S2000 (5.6)
6. Mitsubishi Galant (5.1)
7. Chrysler 300 (4.6)
8. Infiniti M35/M45 (4.3)
9. Cadillac STS (4.3)
10. Mercedes-Benz CL-Class (3.91)

For reference, the Camry was stolen at a relatively low rate of 1.7 thefts per 1000 vehicles, the 50th highest ratings overall. This statistic reinforces that aggregate theft numbers don't predict the likelihood that a given car will fall into a thief's hands.

Though the theft rate provides clearer insight into the likelihood that a given car will be stolen, the metric is nonetheless imperfect. Audi, for example, only sold 227 S8s in 2010, meaning the model's chart-topping rating came from a mere two stolen vehicles. With such small numbers, one can't say whether the S8 was actually in vogue among thieves—or if an owner simply forgot to lock his doors while leaving his S8 in the wrong place at the wrong time

Car Thefts By Rate - Including Crossover and Heavy-Duty Vehicles

Many agencies exclude crossover vehicles and other heavy-duty cars from their analysis. If these vehicles were included, the Cadillac Escalade would leap to the top of the list with a 2010 theft rating of 10.8, according to the HLDI. This makes the Escalade almost six times more likely to be stolen than the average vehicle. The Ford F250 and Infiniti G37 are also notable with ratings of 9.7 and 7.1 respectively.

How Thefts Rates Changed

The rate at which vehicles are stolen has been in decline for years and, as of 2010, was at its lowest level since 1967. Thus, unless you leave a new, unlocked Escalade in a high-crime area, your car is probably less likely to be stolen than it's ever been before. Nevertheless, it is important to understand the forces behind this good news. Many catalysts have contributed to the increase in deterred and frustrated criminals—but each force has limits that must be understood if your car's theft risk is to be minimized.

The Police

Improved law enforcement tactics play a major role in your vehicle's increased safety. Notably, police have begun using "bait cars." Officers leave these specially-equipped vehicles with the keys in the ignition in order to attract would-be thieves. If a criminal accepts the bait, the car is disabled remotely, leaving the thief confused and ill-positioned to flee before police arrive. This tactic, along with similarly sophisticated uses of modern technology, has

been especially effective because a small number of thieves commit a disproportionately large number of crimes. If the police lure even a few of these prolific larcenists toward arrest, hundreds and perhaps thousands of cars can be saved from theft.

Manufacturers

Car manufacturers, meanwhile, have stepped up efforts to mark Vehicle Identification Numbers (Vin) on a larger percentage of a car's major components. By doing so, individual parts of the car can be more easily identified, allowing police to recognize a stolen car that has been disguised or to arrest a thief even after a chop shop has dismantled the vehicle.

What Car Theft Rates Mean to You

Motorists should feel encouraged that it's become harder and harder for car thieves to commit crimes-- but consumers shouldn't let their guard down. Even with the recent improvements, only a little more than half of stolen vehicles are recovered, and fewer than 1 in 5 car theft cases ends in an arrest. Understanding how thieves operate and the steps you can personally take to deter thieves is thus an important part of responsible vehicle ownership.

How Car Theft Affects Insurance Rates

The amount you pay for car insurance depends on a variety of factors, including the make and model you own, your location, and, yes, how likely your car is to be stolen. Different insurance companies calculate specific insurance costs according to their own internal formulas, so you'll have to consult your agent for specifics—but generally, insurance rates are affected by not only how often a given model is stolen but also how costly a replacement might be. For example, a Camry, as an economy-class vehicle that enjoys a relatively low theft rate, would usually require modest insurance rates. The Chevrolet Corvette, meanwhile, is not only more expensive than most cars but also five times more likely than average to be stolen—a combination that often makes for higher insurance charges.

Highest Average Insurance Payments Per Theft

A given car's average insurance payment per theft is a popular way to measure how car thieves factor into insurance rates. On these grounds, the Corvette is one of the costliest, with an average claim payment of \$41,000. However, this metric is limited, as it disproportionately emphasizes more expensive cars and can – as was the case with the Audi S8's high theft rate – overstate the significance of certain models. Therefore, many prefer to measure a given model's average insurance loss per 1,000 insured vehicles. By this standard, the Cadillac Escalade's high theft rate and \$40,000-plus price tag place it at the top of the list. It averaged almost \$12,000 per loss, with about 25% of claims exceeding \$40,000. Though only about 1.1% of 2007-2009 Escalades were stolen, insurers paid an average of \$128 per insured vehicle.

The HLDI reports that from 2007 to 2009, the 10 cars with the highest average loss per 1,000 insured vehicles were:

1. Cadillac Escalade (\$128)
2. Ford F-250 (\$91)
3. Infiniti G37 (\$71)
4. Dodge Charger (\$69)
5. Chevrolet Corvette (\$68)
6. Hummer H2 (\$62)
7. Nissan Armada (\$54)
8. Chevrolet Avalanche (\$54)
9. Chevrolet Silverado (\$53)
10. GMC Yukon (\$52)

Lowest Insurance Payments Per Theft

The following cars, meanwhile, tied for the lowest rating with an average insurance loss of \$1 per 1,000 insured vehicles: Volvo S80; Saturn Vue; Nissan Murano; Honda Pilot; Subaru Impreza; Toyota Prius; Mini Cooper; Toyota

Tacoma; and Toyota Sienna. All of these cars, trucks and vans had 2007-2009 thefts rates between .6 and .8, except for the Tacoma, which was slightly higher at 2.8. The average theft rate for all vehicles over this period was 2.1 and the average insurance loss was \$6,883, or \$14 per insured vehicle.

What Insurance Payments Mean to You

Concerned consumers should be aware that not all insurance packages include provisions for theft. If you have not purchased comprehensive coverage, you could be liable for all costs in the event that your car is stolen.

What Makes a Car More Likely to Be Stolen?

As the above demonstrates, the likelihood that your car will be stolen is relatively small and often has more to do with bad luck than any decision that could have been made differently (such as the type of car you purchased). Nevertheless, consumers who are concerned about car theft can consider three main factors that make some cars more likely to be stolen than others: age, location and size.

The Age of the Car

Honda Civics, Honda Accords, Toyota Camrys, Ford F150s and Dodge Rams of all types end up in criminal possession—but older models are disproportionately more likely to be stolen. The NICB reports that six of 2009's 10 most-stolen specific year-models were over a decade old at the time of the theft, and that only one was a less than three years old:

1. 1994 Honda Accord
2. 1995 Honda Civic
3. 1991 Toyota Camry
4. 1997 Ford F-150
5. 2004 Dodge Ram
6. 2000 Dodge Caravan
7. 1994 Chevrolet Pickup
8. 1994 Acura Integra
9. 2002 Ford Explorer
10. 2009 Toyota Corolla

Criminals' apparent affection for aging cars stems more from security concerns than nostalgia; newer cars are equipped with more robust anti-theft devices, so older vehicles make for easier targets. To avoid detection, most car thieves look for quick, easy jobs; so, concerned owners of older cars can install security systems (see Products That Discourage Theft, below). Many anti-theft options are immediately visible and will cause thieves to think twice. You can alert thieves to the presences of less obtrusive options, such as a vehicle tracking system, by displaying a decal on your windshield.

Where Your Car Is Located

Dense populations provide would-be thieves with a larger supply of vehicles to steal, so it's natural that car thefts occur most frequently in urban areas. In fact, large cities generally have higher crime rates in all categories and account for the majority of car-jackings and violent vehicle robberies. Such crimes, though, represent an extremely small portion of car thefts overall.

Urban car-owners should exercise extra caution—but those along the West Coast should be particularly vigilant, as California is at the epicenter for car thefts. According to the NCIB, 8 of the 10 cities with the most car thefts in 2010 belong to the Golden State:

1. Fresno, CA
2. Modesto, CA
3. Bakersfield-Delano, CA

4. Spokane, WA
5. Vallejo-Fairfield, CA
6. Sacramento--Arden-Arcade--Roseville, CA
7. Stockton, CA
8. Visalia-Porterville, CA
9. San Francisco-Oakland-Fremont, CA
10. Yakima, WA

Environmental Factors

Sunshine might be part of the appeal—but California’s huge population and higher rate of car ownership is surely the biggest reason. Weather is still important, however; while criminals in snowy cities spend December and January sheltering themselves from the cold, California’s mild winters allow thieves to operate virtually 24-hours per day for the entire year.

Car thieves are also drawn to the West Coast’s port system and international border crossings. Many vehicles thefts are unrelated to larger criminal plots but professional thieves and criminal syndicates will often try to move stolen property out of the country. Interstate 5, the Port of Oakland, and other West Coast transportation hubs provide criminals an infrastructure through which to do so.

Though car theft has declined across the United States in recent years, Fresno, Modesto, Bakersfield, Spokane and Vallejo are among the areas that have experienced upticks. Car theft is least likely, meanwhile, in State College, Pennsylvania. A car parked in Fresno is 27 times more likely to be stolen than one parked in State College.

The Size of Your Vehicle

According to a 2010 HLDI study, professional car thieves are attracted to large and powerful vehicles. While a thief acting in the heat of the moment might select whatever car he comes across, a methodical robber with a larger agenda (such as smuggling stolen goods or transporting tools with which to commit a crime) will look for horsepower, towing capacity and storage space. Compact vehicles, including nearly all economy-class sedans, are ill-suited for this purpose.

Best Practices For Protecting Your Car From Theft

Car thieves are opportunistic. Consequently, you can dramatically increase your car’s security with any gesture – even a small one – that makes your car less available to would-be robbers. Several of the most popular and effective tactics are summarized below.

Be Careful With Your Keys and Don’t Leave Your Car Unlocked

Many people leave their cars unlocked while running errands, reasoning that they’ll only be away for a few minutes. Some bolder drivers even leave their keys in the ignition if they expect to be back in the car quickly. Car thieves thrive off of this sort of carelessness.

A skilled criminal can break into a locked car, hotwire it and drive away in less time than it takes to deposit a check at the bank. Unlocked doors, rolled-down windows and visible keys only make the process faster. Don’t make your car an open invitation to perceptive robbers; always roll up your windows, lock your doors and take your keys with you—even if you’ll be brief. If you have spare keys, you shouldn’t hide them inside the car. If you must do so, avoid obvious hiding places such as the glove box or behind the sun visor.

Park in a Garage or in Brightly-lit Areas and Use Your Emergency Brake

Most cars are stolen from residential streets. If you have access to a garage, you can remove your vehicle from the sight of any would-be thieves. Plus, if a dedicated thief for some reason wants *your* car specifically, a garage will make the robbery noisier and more time-consuming, making it easier for you to detect the crime and safely alert the authorities before your car has disappeared.

If you do not have access to a garage, be sure to park in well-travelled areas that have lots of streetlamps. If possible, try to park near other cars. Thieves work covertly and will be less likely to operate in exposed areas. This advice also applies to parking in large parking lots such as those you'd find at a mall. Cars are more likely to be stolen along the edges of a lot, where fewer people are present at any given moment, and where lighting might be dimmer. It might be easier to park along the fringes, and the walk from your vehicles to the mall entrance might be good exercise—but if you're particularly concerned about your vehicle's security, it might be worth circling the lot a few extra times to find a safer parking spot.

Finally, be sure to engage your parking brake and, when appropriate, to turn your wheels toward the curb. Well-equipped thieves have been known to tow vehicles, and even to go as far as loading stolen cars onto flatbeds. The parking brake makes this task a bit more difficult—often difficult enough to dissuade the thief altogether.

Don't Leave Valuables in Your Car

Car thieves clearly have no reluctance about taking things that don't belong to them. If valuable items are visible inside your car, robbers will only be more interested. Laptops, sunglasses, shopping bags, legal papers, MP3 players, mobile phones and mail are among the biggest crime-magnets—but almost anything could attract attention. Be sure to store items somewhere out of sight, like the trunk. The extra effort isn't always convenient but it will make your car much less attractive to thieves (to say nothing of it being much cleaner).

Products and Services That Discourage Car Theft

Good habits alone might not be enough to deter a thief, especially if your car is frequently parked on the street. Several products and services, however, can keep your vehicles from becoming one of the 1,400-plus that are stolen in the United States everyday. And even if your car is stolen, several of the products increase the likelihood that police will recover your property and apprehend the criminals.

Car Alarms

Overview and Product Considerations

Car thieves generally try to commit their crimes unnoticed, so the threat of an alarm's loud sirens and insistent chirping can be enough to dissuade a would-be thief. Many modern vehicles come with factory-installed alarm systems and partly explain why older cars are more likely to be stolen. That said, a new car alone won't necessarily deter criminal attention, so many drivers apply security details on the windows or otherwise make clear to observers that the car is alarm-protected.

Though car alarms provide protection, a skilled thief is likely adept at quickly disabling the system. Moreover, the fact that car alarms are so pervasive has somewhat muted their effectiveness. In urban areas, alarm wails are so frequent that they don't always draw attention to a crime-in-progress, particularly if the car has been parked in a poorly lit area or a location that is off the beaten path, such as an alley. Therefore, consumers who opt for car alarms must practice good safety habits (see above) to maximize their protection against theft.

Car alarms are also more expensive than some other theft-deterrent options and frequently require professional installation, which can drive the cost higher still.

Car Alarm Buying Advice

If your car does not have a factory-installed alarm or if you want to upgrade an existing alarm package, the [Viper 3-Channel Security System](#) is a popular option. When engaged, the Viper system will chirp if your vehicle is accidentally hit and will trigger a full alarm if it registers a more substantial impact. Keyless entry is available via a remote and Viper's Clone-Safe Code-Hopping technology ensures that no other remotes will work with your system. The system can be found in traditional automotive stores and online retailers for around \$220. Keyless entry can also be possible through Android or iOS devices for \$149. The Viper system and other [car alarm security systems](#) are also frequently offered on online auction sites including eBay, often at below-retail prices. [Crimestopper](#)

[systems](#) offer many similar features, minus the smart phone integration, and can be found among the same vendors for as little as \$70.

VIN Etchings

Overview and Product Considerations

Every car has a unique Vehicle Identification Number that can help police to identify a stolen car, or, if the car is quickly disassembled in a chop shop, provide authorities with the evidence needed to make a conviction. Recent legislation has mandated that more and more cars include this number on major components, but the requirements are being phased in over time and do not presently apply to all new vehicles. If you are considering this option, please contact your car's manufacturer to determine the extent to which your vehicle might already be protected.

VIN numbers are often etched onto the car's unseen innards but many people also display VIN etchings in more prominent places, such as a window. This more conspicuous action informs potential thieves that the car could be more easily tracked than other targets and could be enough to deter the crime.

Vin Etching Buying Advice

VIN etchings can be performed at most major automotive service centers. The cost will vary according to the size of the car and the number and location of the desired etchings. Additionally, you can purchase [Vin Etching Kits](#) at automotive stores, online automotive sites or through auction sites such as eBay.

Kill Switches

Overview and Product Considerations

A "kill switch" can be installed in a variety of hiding places throughout the car and when engaged makes it impossible for a thief to start the vehicle. Because robbers usually look for the path of least resistance, many will abandon the theft upon discovering that the car resists hotwiring. That said, skilled crooks are often able to find and disable kill switches, so the protection is not absolute.

Kill Switch Buying Advice

[Kill switches](#) are relatively inexpensive and can be found in automotive stores and online retailers. Auction sites like eBay frequently feature kill switches for as little as \$20. Some kill switches will not work with certain types of cars, such as hybrids, so be sure to inquire about compatibility before making a purchase.

Boots and Tire Locks

Overview and Product Considerations

Consumer car boots and [tire locks](#) work just like those police use to demobilize illegal cars that have accrued too many unpaid parking tickets. Simply put, they attach to a vehicle wheel and stop the wheel from turning. These products are generally easy to install and brightly colored, meaning that few thieves will fail to notice the precaution. Skilled criminals can sometimes tow or otherwise transport a booted vehicle, however, such dedicated thieves might not be deterred. Additionally, not all locks cover the wheel's lug nuts, in which case a thief might remove the booted tire, replace it with a spare and drive away. Consumers who consider a boot or tire lock should ensure that the lock is designed to eliminate this possibility.

Boot and Tire Lock Buying Advice

[The Club Tire Claw Security Device](#) is offered in the 493 model, which applies to tires up to 6.3 inches width, and the 491 model, which protects tires up to 12 inches wide. Vinyl-dipped tips ensure your car isn't damaged when the lock is applied. This product is available through automotive stores, online merchants, and auction sites like eBay and generally costs \$50-65. That said, the device only partially covers the tire and thus gives a committed thief enough operating room to remove the tire and steal your car.

The [Trimax TWL 100](#) Ultra-Max Adjustable Wheel Lock retails for around \$170, offers a lifetime warrant and covers lug nuts in order to prevent tire removal. Popular for securing trailers, it fits nearly all 10 to 18 inch wide tires

and might be too large for compact vehicles. For smaller cars, Trimax also offers the [TCL75](#) and [TCL 65](#) Deluxe Universal Wheel Chock Locks. They are available directly from the manufacturer but are generally less expensive when purchased through brick and mortar automotive stores, online vendors or Internet auction sites, where the cost of [adjustable wheel lock anti-theft systems](#) averages \$60-65.

Steering Wheel Locks

Overview and Product Considerations

Steering wheel locks provide highly visible protection that can dissuade thieves from even considering your car. Undeterred criminals are often frustrated that the simple design, which locks onto and essentially deactivates the steering wheel, prevents them from driving the car. Well-prepared and determined thieves, however, can remove the lock by cutting away part of the steering wheel with a hacksaw or a similar cutting tool. Such devices are hardly inconspicuous, however, and criminals are in the business of going undetected. Consequently, if you park in well-lit, busy areas, you're likely to discourage all but the most audacious of thieves. Even so, a few bold criminals actually target cars with steering wheel locks. Once removed from the wheel, the lock can be used to break into the steering column, enabling the thief to gain control of the vehicle.

Steering Wheel Lock Buying Advice

[The Club](#) is the most famous and ubiquitous brand of steering wheel lock. It fits almost all cars and is guaranteed up to \$250 against your vehicles comprehensive insurance deductible. Early models could be shattered with Freon but later models corrected the issue by switching to a chromium/molybdenum alloy. All new products should be immune to this earlier design flaw. The Club and other [anti-theft steering wheel locks](#) are relatively affordable at \$35 to \$45 and can be purchased in automotive stores, through online vendors and via online auction sites including eBay.

[The Master Lock](#), which is slightly less expensive at \$30, uses a design similar to The Club's and is made from sturdy titanium. That said, some have criticized the Master Lock for being easy to pick. It is also available through traditional stores, online vendors and auction sites.

Vehicle Tracking Systems

Overview and Product Considerations

With the ability to pinpoint your car's exact location even after it's been stolen, [Vehicle Tracking Systems](#) provide your vehicle with comprehensive protection. GM's OnStar, BMW Assist and other tracking services are now pre-installed on certain vehicles, making the technology more available to new buyers. That said, the services often require a subscription service. Because they rely on wireless networks, GPS services and radio signals to transmit a vehicle's whereabouts, these services can also be disabled by tech-savvy thieves who use cheap jammers and other such devices to disrupt system communications.

Vehicle Tracking Systems Buying Advice

The [LoJack](#) Stolen Vehicle Recovery System does not require a subscription and has been used to track down over 250,000 stolen cars. Unlike tire boots or steering wheel locks, the LoJack is hidden from thieves; vehicle recovery, rather than theft deterrence, is the ultimate goal. To facilitate this, LoJack uses a small, silent radio transceiver to communicate with the National Crime Information Center, a system used by law enforcement officials throughout the U.S. If you report your car stolen, LoJack will trigger an alert to all police cars within a three mile radius that are equipped to receive its radio signals. This approach has proved remarkably effective, as 90% of stolen LoJack-protected vehicles are recovered, usually within 24 hours. At the same time, the service can only be offered in areas in which police departments have the technology to interface with the LoJack radio signals. LoJack is available for a one-time cost of \$695 and can be purchased directly from the manufacturer or through authorized dealers. This cost does not include installation, which must be performed by a LoJack certified technician. The [LoJack Early Warning](#) upgrade is offered for \$300 and will alert you if your car is moved. A LoJack system can also bring down the comprehensive portion of your insurance premium by up to 35%.

Traditional OnStar protection is almost entirely exclusive to GM vehicles but the OnStar FMV expands the service to nearly all cars released after 2000. The device replaces your rear-view mirror and provides not only location

tracking but also a direct line to an OnStar rep in the active of an emergency. The [Onstar FMV](#) retails for \$299 but requires a monthly subscription. Basic services are included in the Safe & Sound package for \$18.95 per month while the Directions & Connections option, which adds navigation tools, is available for \$28.90 per month. [Vehicle Tracking Systems](#) like the ones mentioned above can be purchased directly from the manufacturer, in automotive and electronics stores, through online merchants and via online auction sites including eBay.

Conclusion

Honda Accords, Honda Civics, and Toyota Camrys are stolen in the greatest numbers while Cadillac Escalade, Infiniti G37, Ford F-Series and Ford Mustang are stolen at the highest statistically significant rates. Car thieves also broadly prefer largely vehicles, operate most heavily in urban locations and tend to be most active on the West Coast. The likelihood you will suffer car theft is relatively low no matter what kind of car you drive and no matter where you live. Nevertheless, prudent consumers will follow safe habits to mitigate the risk of theft. If you are especially concerned about your car's safety, anti-theft devices can add extra assurance. Because most cars are stolen during moments of opportunity, even a modest and inexpensive security device can meaningfully increase your vehicle's security. Vehicle tracking systems offer the most comprehensive options but are generally expensive, so interested consumers should weigh the cost of a system and its potential insurance benefits against their current coverage and the value of their current car.