



# Car and home security index

## 2002

More than  
three out  
of four  
theft claims  
are from homes  
without a burglar alarm.



For every  
car stolen  
there are  
13 cars  
broken into.



Analysis of 2001 national claims data and survey of:

Sydney • Newcastle • Melbourne • Ballarat/Bendigo/Shepparton • Geelong  
Brisbane • North Queensland • Central Queensland • Sunshine Coast • Gold Coast  
Adelaide • Mt Gambier • Hobart • Launceston • Australian Capital Territory

# Survey Results

## Car Security



### Introduction

The 2002 AAMI Car and Home Security Index is published to help inform and educate home-owners and drivers about ways to protect their property.

The 2002 AAMI Car and Home Security Index is based on two sources: a study conducted by Sweeney Research and an in-depth analysis of AAMI's claims data for the 2001 calendar year.

The 2002 index employs the same methods used in last year's inaugural *Home and Car Security Index*.

The Sweeney Research study involved a telephone survey of 1100 people from Queensland, New South Wales, the Australian Capital Territory, Victoria, Tasmania and South Australia.

This year's index has been expanded and modified to include survey data from:

- Central Queensland
- Sunshine Coast
- Central Victoria (Ballarat, Bendigo and Shepparton)
- Mt Gambier
- Geelong (as a location in its own right)

The combination of research findings and analysis of claims lodged by AAMI's policyholders presents a comprehensive view of Australians' attitudes to home and car security, and corresponding trends in theft.

### The experience of car crime

A car is stolen in Australia every four minutes. According to Sweeney Research, one in seven drivers have had their car broken into or stolen. The majority of car crime involves someone breaking into the vehicle, rather than stealing it. Thirteen per cent of Australians have had their car broken into and 1 per cent have had their car stolen.

South Australians reported the highest incidence of break-ins (20 per cent), while the highest incidence of theft was in the Australian Capital Territory (4 per cent).

### Locking up

South Australians' exposure to car crime appears to have made them more careful than their counterparts in most other States. Eighty per cent of South Australians said they always lock their car even if leaving it for only a short time. The only better performer was Victoria, where 83 per cent of respondents said they always lock their car.

Tasmanians were the least likely to always lock their car (only 72 per cent do so).

### Rating awareness

According to an index generated by responses to a number of attitudinal questions, the most security conscious drivers during 2001 were:

- female
- 55 years and older
- owners of newer vehicles

Among the States, the least security conscious was Queensland. Tasmania rated the highest security consciousness – a turnaround from 2000, when it recorded the lowest index score.

However, Tasmanians were least likely to have an alarm or immobiliser installed in their car.

### Security measures

Nationally, 42 per cent of those surveyed reported having an immobiliser installed in their vehicle. Twenty-eight per cent reported having a car alarm.

The best performer in this respect was New South Wales, which recorded immobilisers installed in 51 per cent of cases and car alarms installed in 35 per cent of cases.

For the New South Wales section of Sweeney Research's survey, only metropolitan respondents were interviewed (Sydney and Newcastle). Nationally, metropolitan drivers are more likely to have an immobiliser (44 per cent) and/or an alarm (32 per cent) than their regional counterparts (38 per cent and 20 per cent respectively).

Sydney scored highest on both immobilisers and alarms with 52 per cent and 42 per cent respectively. Northern Queensland scored the lowest for each device, with immobilisers installed in 22 per cent of vehicles and alarms in 8 per cent.

### Vehicles with immobilisers fitted by surveyed area

| Area                          | Percentage |
|-------------------------------|------------|
| Sydney                        | 52         |
| Newcastle                     | 50         |
| Gold Coast                    | 45         |
| Melbourne                     | 42         |
| Adelaide                      | 42         |
| Australian Capital Territory  | 40         |
| Mt Gambier                    | 36         |
| Ballarat, Bendigo, Shepparton | 36         |
| Central Queensland            | 33         |
| Brisbane                      | 32         |
| Sunshine Coast                | 29         |
| Hobart                        | 28         |
| Launceston                    | 28         |
| Geelong                       | 23         |
| North Queensland              | 22         |

Interestingly, 11 per cent of the respondents nationally who reported having immobilisers that require manual activation, said that they regularly leave them switched off.

Also, 6 per cent of respondents nationally claimed that they regularly leave their car alarms switched off.

### Blasé about car alarms

More than three-quarters of survey respondents (77 per cent) agreed that "nobody pays much attention to car alarms because they often go off accidentally".

Those most likely to agree lived on the Gold Coast (83 per cent), closely followed by Newcastle and Brisbane (82 per cent each).

People least likely to agree lived in Ballarat/Bendigo/Shepparton and Hobart (each with 69 per cent).

No difference was recorded between metropolitan and regional respondents (each recorded 77 per cent agreement with the statement).

### Park safe

Most people have heeded advice to take their cars off the street, in order to avoid break-ins and theft. Forty-two per cent of cars are parked overnight in a garage and a further 47 per cent are parked in a driveway or yard.

Only 10 per cent of cars are parked overnight on the street.

### Being prepared

Eighty-one per cent of survey respondents said that they had comprehensive motor vehicle insurance, while 32 per cent said they were covered for third party property damage. These figures indicate some confusion as to the type of cover people held. Four per cent said that they were completely uninsured.

People 18-34 years were least likely to be comprehensively insured, but were most likely to have third party property damage policies.

New South Wales had the highest proportion of people who have comprehensive insurance. Tasmania and South Australia were the States that had the lowest proportion of comprehensively insured drivers.

Tasmania claimed the highest rate of respondents who were completely uninsured (7 per cent).

### Insurance confusion

Almost half of survey respondents (46 per cent) indicated that they were unsure whether their car or home contents insurance would cover the theft of valuables from their car.

Only 37 per cent indicated that they "disagreed strongly" with the suggestion that they would be unsure.

# Claims Data

## Car Security



### Vehicle thefts down

In 2001, there was a decline in the incidence of car theft among AAMI's growing base of policyholders.

Almost ten (9.92) thefts per thousand policies were recorded during 2001, compared with 11.27 for the previous year.

As well as the decline in the incidence of car theft nationally, each State and the Australian Capital Territory recorded lower incidence rates than in the previous year.

### How the States compare

South Australia's marked reduction in its rate of car theft claims changed its position as Australia's hotspot for car thefts.

In 2001, New South Wales recorded the highest rate of car theft claims, despite being among the most improved performers. Only South Australia and the Australian Capital Territory recorded greater improvements.

### When cars are stolen

During 2001, the number of car theft claims was highest nationally in July: 9.2 per cent of claims for the year were for a theft that occurred during that month. It was lowest in January when only 7.6 per cent of thefts occurred.

The incidence of car theft claims varied between the different regions. For example,

only 2.4 per cent of thefts were recorded during November and May in Central Queensland, while 19.5 per cent of thefts occurred in December.

The day and month when thieves struck most often for each State and the Australian Capital Territory were:

|                 | Day          | Month    |
|-----------------|--------------|----------|
| National        | Friday       | July     |
| New South Wales | Saturday     | August   |
| Victoria        | Friday       | October  |
| South Australia | Saturday     | May      |
| Queensland      | Saturday     | February |
| Tasmania        | Thurs/Friday | March    |
| ACT             | Tuesday      | June     |

### Which cars are targeted

The car with the most theft claims lodged was the Holden Commodore, which reflects its popularity among motorists. In fact, Holden Commodores and Ford Falcons of various years represented the top 12 most insured cars, with respect to the number of policies held. The cars with the most theft claims lodged during 2001 were:

1. 1987 Holden Commodore
2. 1986 Holden Commodore
3. 1985 Holden Commodore
4. 1988 Holden Commodore
5. 1990 Holden Commodore

According to AAMI's claims data, the 1986 Holden Calais is the car most likely to be stolen. This is calculated as a percentage of theft claims against the number of that make and model insured with AAMI.

To ensure this ranking is not skewed by theft claims that related to relatively uncommon cars, this calculation includes only those models for which AAMI has insured a minimum of 100 vehicles.

The cars most frequently stolen during 2001, as a percentage of the overall number insured were:

1. 1986 Holden Calais
2. 1984 Holden Calais
3. 1985 Holden Calais
4. 1979 Mazda 626
5. 1985 Holden Commodore

### The ones that are still there when you get back

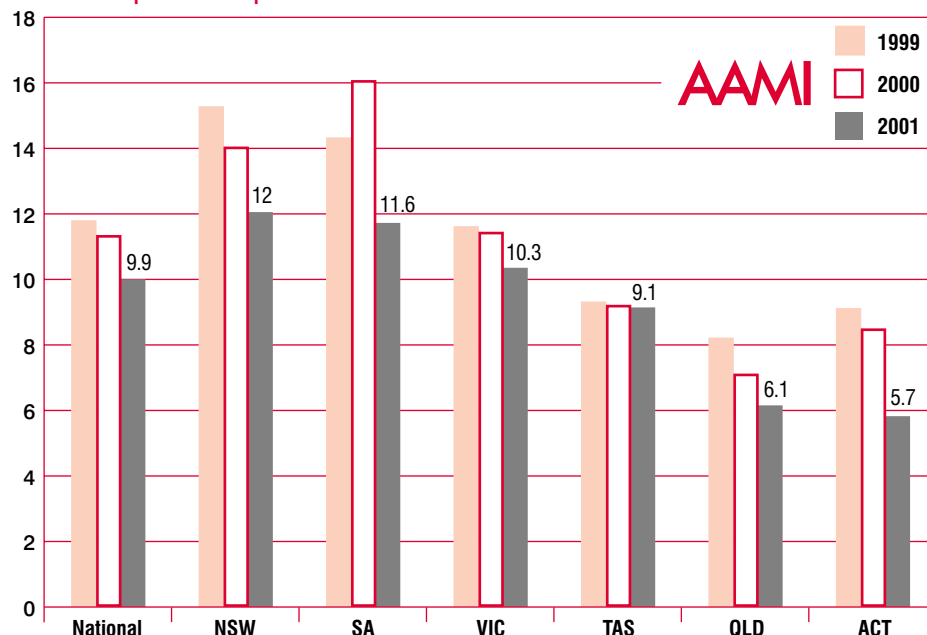
The cars that had the lowest incidence of theft as a percentage of the overall number of units insured by AAMI were:

1. 2001 Holden Astra
2. 1999 Holden Astra
3. 1997 Ford Laser
4. 1997 Toyota Camry
5. 1999 Ford Laser

Those cars where less than 100 units were insured with AAMI were excluded.

The 2001 Holden Astra's low incidence of theft may be partly due to its relatively short period of ownership by policyholders. However, the 1999 Holden Astra's low incidence of theft supports the case that the Astra is one model least targeted by thieves.

### Thefts per 1000 policies



# Survey Results

## Home Security



### The experience of home break-ins

Almost four in ten (37 per cent) Australians have been victims of burglary.

Of these, nearly half have had their current homes burgled.

Sydney residents have been hardest hit (20 per cent), closely followed by Brisbane (19 per cent). Least affected were those living in the Ballarat/Bendigo/Shepparton area (4 per cent) and the Sunshine Coast (also 4 per cent).

In the last year alone, 6 per cent of homes in Canberra suffered a break-in, followed by 4 per cent in Sydney and Central Queensland.

### Security devices

Deadlocks are the security devices most commonly employed in Australian homes. Almost three-quarters (73 per cent) of Australian homes have one. Next are window locks (62 per cent). Thirty per cent of homes have an alarm and around one quarter (24 per cent) have a safe on the premises.

People who had experienced a break-in in their current home were more likely than others to have installed deadlocks and window locks.

Homes in Sydney (39 per cent) and Melbourne (39 per cent) are most likely to have an alarm installed.

### Alarms by area

| Area                          | Percentage |
|-------------------------------|------------|
| Sydney                        | 39         |
| Melbourne                     | 39         |
| Adelaide                      | 37         |
| Hobart                        | 31         |
| Brisbane                      | 27         |
| Gold Coast                    | 26         |
| Launceston                    | 24         |
| Newcastle                     | 23         |
| Geelong                       | 23         |
| North Queensland              | 20         |
| Central Queensland            | 17         |
| Mt Gambier                    | 17         |
| Australian Capital Territory  | 17         |
| Ballarat, Bendigo, Shepparton | 13         |
| Sunshine Coast                | 10         |



### If you've got it, use it

While 30 per cent of respondents said they had alarms, 42 per cent of them said that they sometimes go out without turning their alarm on.

The worst incidence of this was on the Sunshine Coast, where 71 per cent of people who had alarms said they sometimes did not turn them on when they left the house.

### Other measures

Other measures considered most effective in preventing a break-in when a home is unoccupied are:

- arranging a house-sitter
- having mail collected
- having a friend or neighbour keep an eye on your home.

However, while house-sitting is considered effective, only 36 per cent indicated they engaged a house-sitter when leaving their home unoccupied.

More popular is asking a friend or neighbour to "keep an eye" on their home. Eighty-four per cent of people make such arrangements. This figure rose to 90 per cent for people over 55 years.

Eighty per cent of people arrange to have their mail collected and approximately four in ten people leave a light on in the house (43 per cent) or leave timer devices on (39 per cent).

### Be prepared – be insured

Eighty-two per cent of survey respondents had contents insurance. This figure rose to 91 per cent for South Australians. New South Wales had the lowest level of coverage at 80 per cent.

Home-owners were significantly more likely to have contents insurance (93 per cent) than renters (52 per cent). This was also reflected in the age statistics, which showed that people 18-34 years were least likely to have contents insurance (76 per cent).

Women were more likely than men to have contents insurance (84 per cent versus 79 per cent).

Eighty-nine per cent of those who had experienced a break-in previously had contents insurance, compared with 81 per cent of those who had not had a break-in.

### Helping others

Eighty-seven per cent of people say that they keep an eye on their neighbours' houses when they are away. Those most likely to do so are 55 years or older (93 per cent). Those least likely to do so were 18-34 years (79 per cent).

Central Queensland was the place where people were most likely to keep an eye on their neighbours' houses (96 per cent). People least likely to keep an eye on their neighbours' houses were from Sydney (80 per cent).

# Claims Data

## Home Security



### The national picture

Australians suffered fewer break-ins during 2001, according to AAMI's claims data. The number of claims per thousand policies fell from 22.7 to 20.8 nationally.

The rankings of the States and the Australian Capital Territory, with respect to their incidence of claims, remained largely unchanged from last year. The exception was the Australian Capital Territory. Claims in the Australian Capital Territory fell such that it moved from having the second highest rate of claims in 2000 to having the third lowest in 2001. South Australia topped the list in 2001.

### Most improved

While South Australia still recorded the highest incidence of claims, it also improved most dramatically. In 2001, South Australia's claims for home theft fell to 26.2 per thousand policies from 33.5 per thousand in 2000.

The Australian Capital Territory and, to a lesser extent, Queensland also recorded significant improvements, while Tasmania, Victoria and New South Wales recorded marginal decreases in claim rates.

### The case for alarms

In 2001, homes fitted with alarms continued to prove a less likely target for burglars.

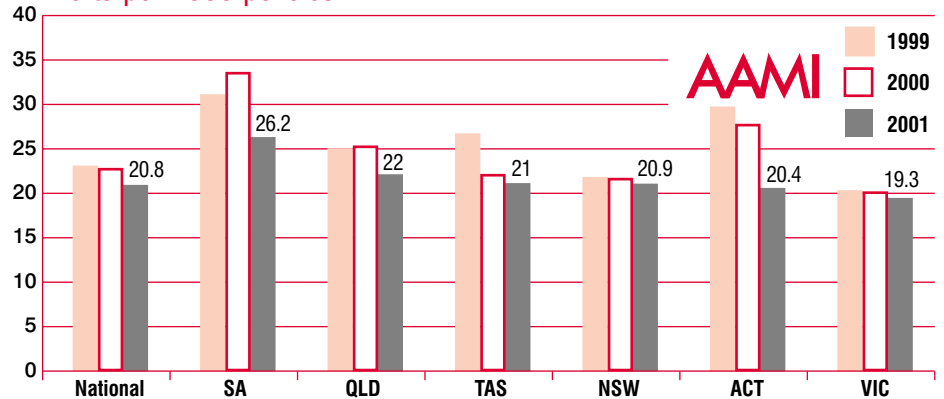
- 78.8 per cent of theft claims were from homes without an alarm.
- 12.9 per cent of theft claims were from homes with a normal alarm.
- 3.6 per cent of theft claims were from homes that were fitted with a back-to-base alarm.

### When burglars strike

Nationally, there was a relatively even distribution of thefts by day of week. During 2001, the most common day for a burglary was Friday (with 15.6 per cent of all thefts), closely followed by Monday (15.4 per cent).

The least common days for burglaries were Thursdays (with 13.5 per cent of all thefts) and Sundays (13.5 per cent).

### Thefts per 1000 policies



The relatively even national distribution tended to conceal the greater differences between the most and least popular days for burglary at a local level. For example, Saturday was the day on which most North Queensland theft activity took place: 22.7 per cent of thefts occurred on that day. North Queensland thefts were least common on Tuesday (8.4 per cent).

The national distribution of theft by month was also relatively even: most thefts occurred in the colder months of May (9.3 per cent of all thefts) and June (9.2 per cent of all thefts). Theft was least common in September (7.4 per cent of all thefts).

There were wide variations locally. For example, Geelong recorded 14.9 per cent of its thefts in June and only 3.5 per cent in January and October.

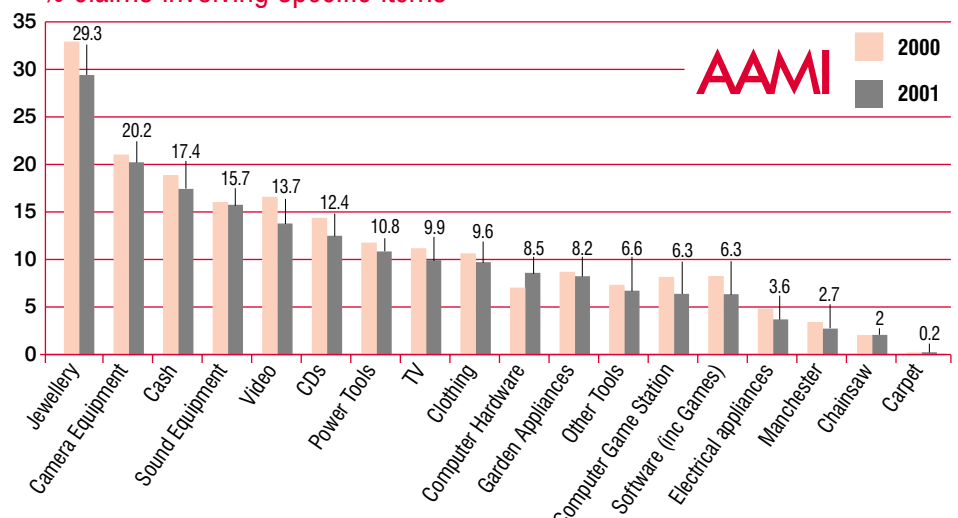
The day and month when burglars struck most frequently in each State and the Australian Capital Territory were:

|                 | Day          | Month |
|-----------------|--------------|-------|
| National        | Friday       | May   |
| New South Wales | Friday       | May   |
| Victoria        | Friday       | June  |
| South Australia | Monday       | June  |
| Queensland      | Monday       | May   |
| Tasmania        | Friday       | May   |
| ACT             | Thurs/Friday | June  |

### Burglars' favourites

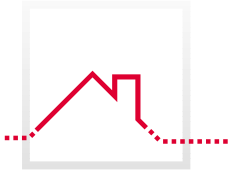
Jewellery continued to top the list of items most frequently targeted by burglars during 2001 (cited in 32.9 per cent of claims). Next most popular was camera equipment (cited in 20.1 per cent of claims).

### % claims involving specific items



# What you can do

## Home



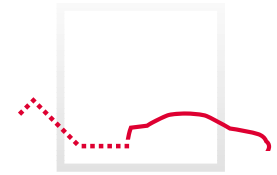
The Commonwealth Government's National Crime Prevention Program suggests the following strategies for maintaining home security:

- Always lock up – doors *and* windows, and not just when you leave the house
- Keep gardens trimmed so that they do not offer camouflage for burglars
- Deadlock the main door and have other doors fitted with locks operated by the same key
- Secure all windows with locks or security grills
- Keep doors, windows and pathways well lit at night

- Lock side gates
- Install burglar alarms – particularly ones that are visible, audible and monitored by a security service
- Lock your meter box to prevent tampering with your home's power supply
- Padlock garden sheds and garages
- Plan ahead for holidays – install timer devices, arrange for friends to clear your letterbox and cancel deliveries
- Prepare for an emergency – ensure your house number is clearly visible so emergency services can locate it, and program telephone numbers for emergency services so you can summon them quickly

Source: Lock burglars out! *Crime Prevention Branch, Commonwealth Attorney-General's Department, January 2002*

## Car



The National Motor Vehicle Theft Reduction Council estimates that more than 7 million vehicles on Australian roads lack effective security.

The Council also indicates that low-cost protection, particularly engine immobilisers, provide effective security against thieves who are young and unsophisticated. Only about one in four stolen cars are taken by professional thieves.

As well as installing an Australian Standards-approved engine immobiliser, it is recommended that drivers:

- Use off-street parking where available
- Always fully close all windows and lock all doors
- Park in well-lit, secure areas at night
- Do not leave a second set of keys anywhere on their car
- Do not leave their car running while unattended
- Do not leave personal items in sight
- Keep their keys in a secure location when their vehicle is parked at home or at work

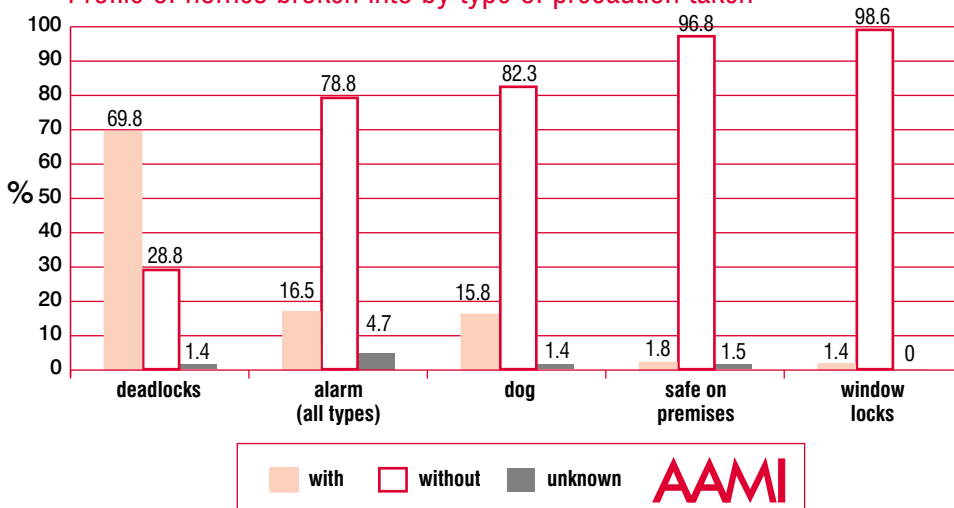
### Are you really covered?

Make sure that you keep your insurance up to date with the changing value of items you own.

AAMI's Web Site <http://www.aami.com.au>, includes simple calculators that allow you to quickly and easily determine the value of your home and contents.

Select **Quote Request** from the main menu and follow the prompts.

### Profile of homes broken into by type of precaution taken



### Facts on immobilisers

- A car that is locked, parked in a garage and has an immobiliser is a difficult target for thieves.
- Engine immobilisers range from around \$200 to \$300. Allow a minimum of \$50 for fitting.
- Some immobilisers may be purchased as a total car security unit, including door, boot and bonnet alarms.
- Others may be linked to all other alarms on the car and to the central locking system.

