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FOR IMMEDIATE RELEASE

**NEW REPORT FINDS BUFFALO – NIAGARA FALLS METRO AREA
HAS HIGHEST VEHICLE THEFT RATE IN NEW YORK STATE, ELMIRA THE LOWEST**

ALBANY, April 15, 2009— The New York Insurance Association (NYIA) said the Buffalo – Niagara Falls metropolitan area has the highest vehicle theft rate in New York State and the Elmira metro area has the lowest theft rate both in New York and in the nation.

A new report from the National Insurance Crime Bureau (NICB) reported that the ten Metropolitan Statistical Areas (MSAs) in New York State with the highest vehicle thefts on a per capita basis for 2008 are:

New York State Rank	National Rank
1. Buffalo-Niagara Falls	172
2. New York– Northern New Jersey–Long Island	206
3. Rochester	242
4. Syracuse	288
5. Albany-Schenectady-Troy	304
6. Poughkeepsie-Newburgh-Middletown	323
7. Utica-Rome	339
8. Binghamton	348
9. Kingston	351
10. Ithaca	357

NYIA said that each year NICB analysts review vehicle theft data obtained from the National Crime Information Center (NCIC) for each of the nation’s MSAs. MSAs are designated by the Office of Management and Budget and often include areas much larger than the cities for which they are named.

The rate is determined by the number of vehicle theft offenses per 100,000 inhabitants using the 2008 U.S. Census Population Estimates, the most current figures available

Ellen Melchionni, president of NYIA, pointed out that the vehicle theft rates of MSAs in New York State are far below the national norm. “The vehicle theft rates in the metropolitan areas of New York State rank in the lower two-thirds of the nation,” she said. “Even Buffalo-Niagara Falls, the metropolitan area with the highest vehicle theft rate in New York State, is 172 out of the 361 MSAs in the NICB report, and Elmira ranks last of all MSAs in the nation.” A complete list of New York State MSAs and their rankings follows this release.

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Melchionni said that the lower theft rates are a reflection of the commitment of the insurance industry and law enforcement to crack down on theft and the awareness of drivers that they can take steps to prevent their vehicles from being stolen.

“This good news does not mean anyone in New York should relax their vigilance,” Melchionni said. NYIA and the NICB recommend the following actions under a “layered approach” to vehicle theft protection:

Common Sense—An unlocked vehicle with a key in the ignition is an open invitation to any thief, regardless of which anti-theft device you use. The common sense approach to protection is the simplest and most cost-effective way to thwart would-be thieves. Secure your vehicle even if parking for brief periods. You should always:

- Remove your keys from the ignition.
- Lock your doors/close your windows
- Park in a well-lit area

Warning Device—The second layer of protection is a visible or audible device, which alerts thieves that your vehicle is protected. Popular second layer devices include:

- Audible alarms
- Steering column collars
- Steering wheel/brake pedal lock
- Brake locks
- Wheel locks
- Tire locks/tire deflators
- Theft deterrent decals
- Identification markers in or on vehicle
- VIN etching
- Micro dot marking

Immobilizing Device—The third layer of protection is a device, which prevents thieves from bypassing your ignition and hot-wiring the vehicle. Some electronic devices have computer chips in ignition keys. Other devices inhibit the flow of electricity or fuel to the engine until a hidden switch or button is activated.

Popular third layer devices include:

- Smart keys
- Fuse cut-offs
- Kill switches
- Starter, ignition, and fuel pump disablers
- Wireless ignition authentication

Tracking Device—The final layer of protection is a tracking device, which emits a signal to police or a monitoring station when the vehicle is stolen. Tracking devices are very effective in helping authorities recover stolen vehicles. Some systems employ “telematics” which combine GPS and wireless technologies to allow remote monitoring of a vehicle. If the vehicle is moved, the system will alert the owner and the vehicle can be tracked via computer.

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The National Insurance Crime Bureau is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through information analysis, investigations, training and public awareness.

Anyone with information concerning auto theft and insurance fraud can report it anonymously by calling toll-free 1-800-TEL-NICB (1-800-835-6422) or by visiting www.nicb.org.

The New York Insurance Association (NYIA[®]) is a state trade association that has represented the property and casualty insurance industry for over 125 years. For more information on NYIA, visit www.nyia.org.

New York

2008	Rank		CBSA	CBSA/MSA Name	2008		2007		2006	
	2007	2006			Thefts	Rate*	Thefts	Rate*	Thefts	Rate*
172	163	186	15380	Buffalo-Niagara Falls, NY Metropolitan Statistical Area	2,484	220.94	2,932	260.27	2,832	250.18
206	224	211	35620	New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	35,509	186.82	37,214	196.66	42,824	227.20
242	236	163	40380	Rochester, NY Metropolitan Statistical Area	1,611	155.79	1,896	183.63	2,847	275.64
288	291	286	45060	Syracuse, NY Metropolitan Statistical Area	786	122.09	877	136.19	1,008	156.31
304	298	283	10580	Albany-Schenectady-Troy, NY Metropolitan Statistical Area	904	105.86	1,106	129.88	1,324	155.71
323	323	333	39100	Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	620	92.19	685	102.45	651	97.82
339	339	335	46540	Utica-Rome, NY Metropolitan Statistical Area	216	73.52	265	90.12	287	97.60
348	348	343	13780	Binghamton, NY Metropolitan Statistical Area	165	67.30	191	77.69	210	85.21
351	333	321	28740	Kingston, NY Metropolitan Statistical Area	114	62.75	168	92.51	204	112.30
357	360	358	27060	Ithaca, NY Metropolitan Statistical Area	48	47.46	42	41.83	51	50.97
359	350	356	24020	Glens Falls, NY Metropolitan Statistical Area	51	39.60	98	76.28	75	58.59
361	358	359	21300	Elmira, NY Metropolitan Statistical Area	23	26.19	49	55.74	41	46.54