

Revving Up With Expert Solutions

More than 30,000 motorcycle theft reports are filed each year in the United States and Canada, resulting in millions of dollars in insured losses.

While you can reduce your chances of becoming a motorcycle theft or fraud victim by following prevention steps and using common sense to protect your cycle, the nation's property-casualty insurers are also helping motorcycle owners by taking strong action against these crimes.

More than 1,000 insurance companies are members of the National Insurance Crime Bureau (NICB), a not-for-profit organization whose mission is to create insurance fraud and vehicle theft solutions through information analysis, criminal investigation support, training and public awareness.



For More Information

You can learn more about motorcycle theft and fraud, and how you can protect yourself from these and other crimes, on the NICB's web site: www.nicb.org.

Call the NICB's toll-free hotline if you suspect insurance fraud or vehicle theft:

1.800.TEL.NICB
(1.800.835.6422)

Your call is free.

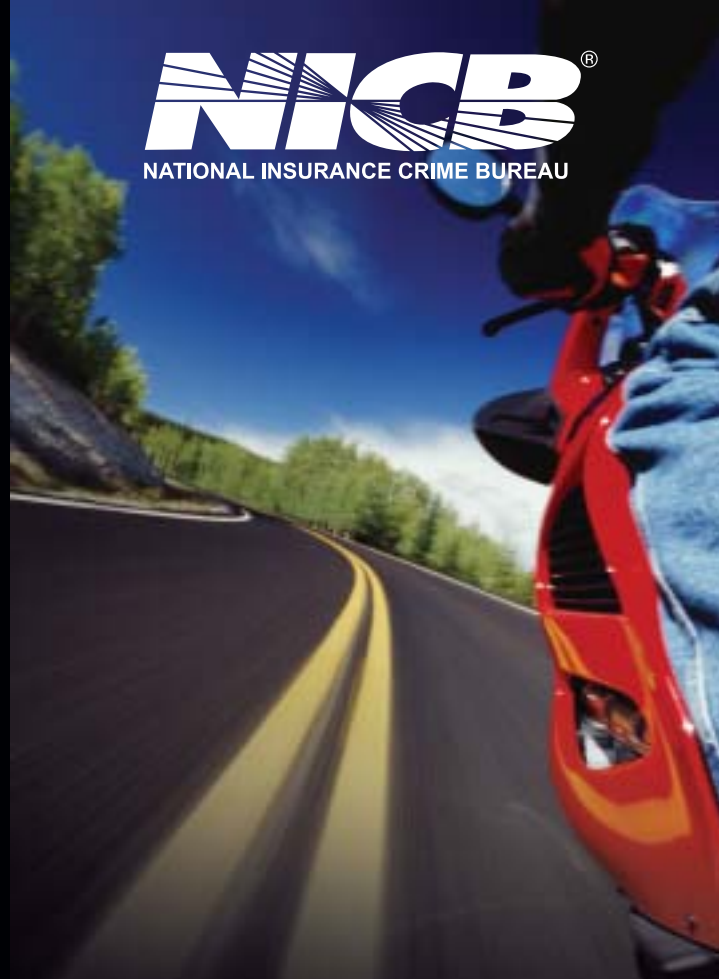
Your call can be anonymous.

You could be eligible for a reward.



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Fraud Solutions **now.**SM



Motorcycle Theft and Fraud

**Half the wheels,
but all the criminal
opportunity.**

Fraud Solutions **now.**SM

Criminals Shift into High Gear

Just because motorcycles have half the wheels as most vehicles does not mean they are not tempting targets for thieves and insurance fraud scams. Like cars, sport utility vehicles and trucks, stolen motorcycles offer criminals a full-throttle avenue to huge profits.

Motorcyclists oftentimes lavish great attention on their cycles, from elaborate paint schemes, to chromed parts, to specialized frames, to high-performance engines and exhaust systems. It's not uncommon for a motorcycle's base price to exceed \$20,000, with aftermarket parts adding thousands of dollars to the original cost. Unfortunately, the sport's growing popularity has also caught the attention of thieves and fraud artists who take advantage of more cycles and parts to ply their criminal ways.

Stolen cycles are typically sold whole or stripped down in chop shop-like fashion for parts resale or reconstruction into another cycle. In addition, higher-end motorcycles are sought-after luxury items worldwide, promoting a large export market for stolen cycles.

Apply the Brakes: Motorcycle Theft and Fraud Prevention Tips

Motorcyclists must be especially careful to avoid becoming a theft or fraud victim. Because criminals can easily alter, reuse and camouflage motorcycle parts and frames, recovery rates for stolen cycles are typically in the 25-30 percent range, versus 65-70 percent for automobiles.

In addition to theft, criminals also target motorcyclists with fraud scams. One of the most common occurs when criminals assemble a motorcycle using replica aftermarket parts, and then sell it as an original brand-name product to consumers interested in purchasing a used brand-name cycle. This is known as a "cloned" cycle and is an age-old method for ripping off unsuspecting motorcyclists. While stronger state titling laws on replica and salvaged cycles have helped discourage motorcycle fraud, criminals still obtain and apply false vehicle identification numbers to cloned cycles.



By following some prevention tips, you can avoid being victimized:

- Use common sense when parking your motorcycle: Remove your keys and park in well-lit areas.
- Lock your motorcycle, even when in storage. Many motorcycle manufacturers offer alarm systems similar to those for automobiles.
- Be wary of used cycles titled or registered as an "assembled vehicle." If possible, have your insurer inspect the cycle prior to purchasing it.
- Verify that a previously driven cycle titled and registered as a Harley-Davidson or other popular brand name is not an assembled clone made from aftermarket components.
- Look closely at used cycles for a title history that reveals numerous manufacturers' statements of origin for major component parts.
- Watch for cycles alleged to be "all custom." They could be assembled from stolen or altered aftermarket parts, especially chrome components.
- Be on the lookout for cycles or major component parts that were allegedly acquired at a "swap meet."
- Obtain an expert appraisal and/or insurance policy pre-inspection before purchasing and insuring a used cycle.