



The most frequent property claims and causes of loss

Relying on our risk management expertise and our extensive information database, Utica National analyzed property losses reported by our auto service and repair shop customers during a three-year period. We identified the most frequent loss-producing areas so you can focus your risk control efforts and apply countermeasures to help prevent future problems.

Based on our analysis, the following are the most frequent categories of property claims and causes of loss, in order:

1) Theft

Claims scenarios:

- A customer's car was stolen from an oil change garage after service. A mechanic finished the service work, drove the car to the front of the property and left the keys in the car with the doors unlocked.
- A company van was stolen while parked at an employee's home address. The vehicle was recovered, but the contents – tools, equipment and petty cash – were not.
- Transmissions were stolen from a fenced lot after the lock on the gate was cut.
- Diesel fuel was stolen by a neighboring business. Thieves discovered a way in which to manipulate pumps to show an inaccurate pumping reading. The theft was solved through the use of video surveillance.

2) Vandalism

Claims scenarios:

- A repair shop's vehicle was vandalized while parked on a public street. Vandals caused damage to the vehicle's body and paint.
- A car parked in a fenced area outside of a body shop was vandalized. The vehicle was stripped and the vandals removed items from the interior and body of the car. There were no signs of forcible entry to the gate or fence.
- A group of children climbed a fence in a storage lot and damaged a vehicle and a building.

The information contained in this publication has been developed from sources believed to be reliable. It should not, however, be construed or relied upon as legal advice and Utica National accepts no legal responsibility for its correctness or for its application to specific factual situations.



Utica National Insurance Group • Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413 • www.uticanational.com

3) Burglary

Claims scenarios:

- Burglars disabled an auto shop's alarm system, broke into the shop and stole a car, cash and mechanic tools.
- After prying open a back door, criminals stole cash and inspection stickers, and damaged the office and several tool boxes.
- Thieves entered through a vent fan and disabled the alarm system. Equipment was stolen and two customer cars were damaged. However, surveillance cameras inside the building got photographs of the perpetrators.

4) Lightning and Power Surge

Losses include:

- Due to a lightning strike, a paint booth computer system, phone system, intercom and electrical systems were damaged in the building.
- Circuit breakers in a garage were damaged after power was restored to a blown electrical transformer.
- When power was restored following a storm, a power surge caused damage to various electrical devices inside the auto repair shop.

5) Wind Damage

Common Causes of Wind Damage:

- A portion of a rubber membrane roof was peeled back during high winds, causing roof insulation to be blown onto the street.
- High winds caused a sign to shift, pulling the roofing system loose.
- High winds damaged a section of a building awning and a business sign, and removed bricks from the building façade.

Utica National has a wide array of materials available to help you control these types of losses. Visit us at www.uticanational.com or contact your local Risk Management Representative for more information.

The information contained in this publication has been developed from sources believed to be reliable. It should not, however, be construed or relied upon as legal advice and Utica National accepts no legal responsibility for its correctness or for its application to specific factual situations.



Utica National Insurance Group • Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413 • www.uticanational.com