U.S. Truck Stop Cargo Thefts

January 1, 2012 – December 31, 2018

Presented by:

IMUA

Inland Marine Underwriters Association

CargoNet

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IMUA Statement

The Inland Marine Underwriters Association [IMUA] is a not-for-profit national trade association comprised of:

- Members – insurance and reinsurance companies that underwrite a significant portion of the commercial inland marine insurance in the U.S.
- Associate Members – companies that provide products and/or services to the insurance industry.

One of the services IMUA offers its members is the publishing of underwriting information for use by underwriters, loss control and claims specialists, and other interested parties. The topics covered in IMUA Reports and Bulletins are intended to provide an overall awareness of the exposures and hazards associated with a specific industry or class of business.

Volunteer members of a committee of the IMUA have produced this report. Committee members abide by antitrust restrictions while compiling information. It is generally not possible to treat any one subject in an exhaustive manner, nor is it IMUA's intent to do so. No warranties are made regarding the thoroughness or accuracy of the report or any part of it. Nothing in this report should be interpreted as providing definitive guidance on any question relating to policy interpretation, underwriting practices, or any other issues in insurance coverage.

IMUA does not prescribe to its members how to make underwriting or claims decisions, nor does it require that analysis follow any particular format.

IMUA offers thanks to CargoNet for their contribution to this paper.

IMUA also thanks the Loss Control & Claims Committee members for their contribution to this paper:

<u>Loss Control and Claims Committee</u>

- Barry Tarnef (Chair), Chubb
- Guillermo Cancio, Markel Corporation
- Julio Carillo, Nationwide Insurance
- Shawn Crawley, Sompo International
- Jennifer Creighton, Markel Corporation
- Greg Haber, Babaco
- Craig Kolakowsi, Allianz Risk Consulting, LLC
- William Larson, The Hartford
- Sal Marino, CargoNet
- Scott Parry, Allianz Risk Consulting, LLC
- Peter Rossi, Clyde & Co.
- Raymond Szczucki, Chubb
- Nicole Warchol, XL Catlin

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Introduction

The information was compiled from a number of sources, principally CargoNet, which track cargo theft occurrences in the United States. This is, by no means, an exhaustive listing of all events that took place in our nation's truck stops (we intentionally left out some incidents that have no details on the location other than the city) and the patterns, if any, which can be derived from it, are certainly not immutable.

Since this information is gathered by independent third parties and open source documents, we cannot guarantee the accuracy of every listing. Another caveat is that driver collusion ("load give-ups") cannot be ruled out so while a truck stop might be mentioned, it is possible that the theft of conveyance and/or cargo was not due to any external factors.

While the name of the facility was generally not provided in the theft alerts we receive there was enough information, i.e. physical address to allow us to discern the truck stop operator although again, it is quite possible there are occasional errors. That said, I do not think this materially distracts from the data presented.

It is hoped that by highlighting certain common threads shippers, their trucking companies as well as individual drivers can make informed decisions on routing and stops for convenience, fuel or meals. As we stated earlier the location of cargo crime is fluid so past history is not always a good predictor for the future. However, we would suggest that the patterns we saw last year mirrored closely the data gathered in 2013 and 2014. The listing of incidents should give everyone a good idea where "hot spots" exist such as the stretch along I-20 between Exits 454 and 472 in Texas as well as singular locations, specifically on I-4 at Exit 72 in Orlando, FL.

In an ideal world, truckers would be sharing their knowledge of truck stops and rest areas as we believe that the best guidance is based on word-of-mouth from driver to driver.

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CargoNet

Heat Map of All US Truck Stop Thefts

Incident Frequency January 1, 2012 – December 31, 2018

CargoNet

Truck Stop Incident Frequency
January 1, 2012 - December 31, 2018

Low ———— High

Source: CargoNet, a Verisk business

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, © OpenStreetMap contributors, and the GIS User Community

To Report a Theft
Call 1-888-595-CNET (2638)
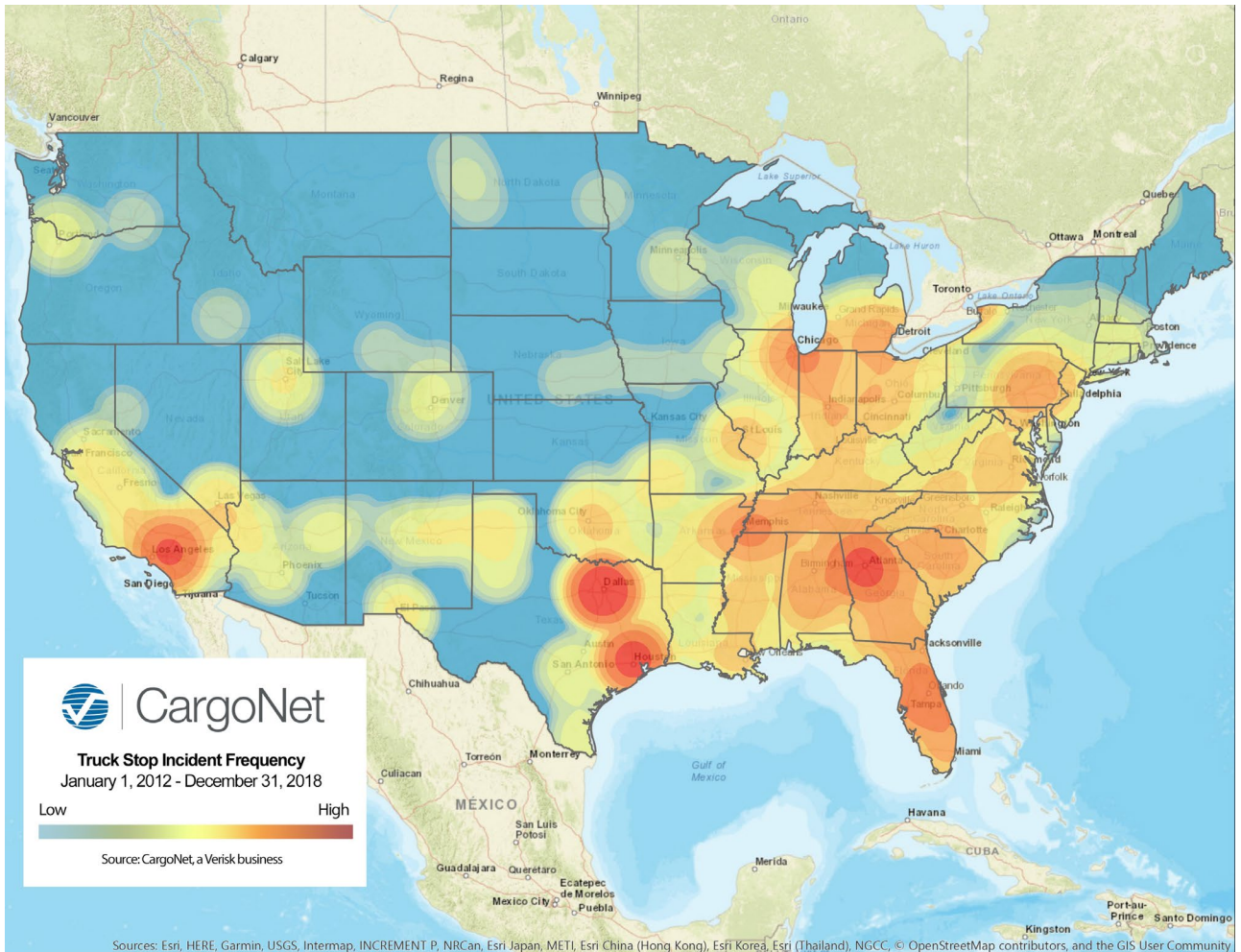
Truck Stop Thefts Overview

Year-Over-Year, Total Loss Value, Loss by Quarter & Commodity

US Truck Stop Theft (2012-2018)

Legend: Total Theft, Loss Value

Bar values (Reported Cargo Theft): 2012: 217, 2013: 228, 2014: 171, 2015: 148, 2016: 134, 2017: 127, 2018: 134
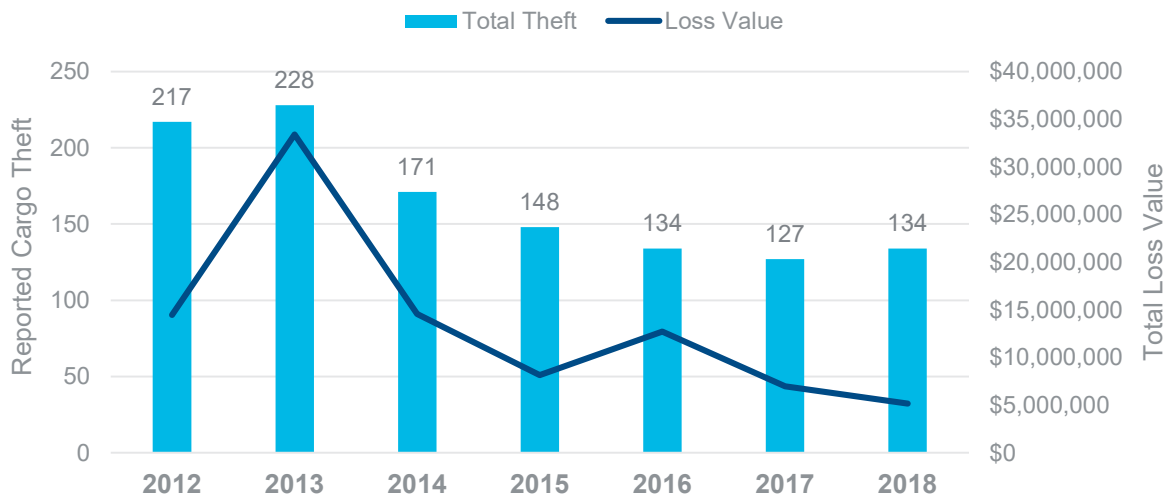
Total Loss Value: *$95,462,010*

Cargo Theft by Quarter (2012-2018)

Q4 29%, Q1 24%, Q3 24%, Q2 23%
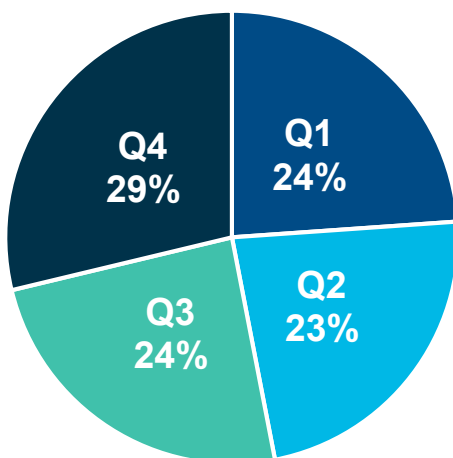
Commodity Categories	Theft
Food and Beverage	295
Electronics	252
Household	174
Metals	113
Other/Unknown	92
Building Materials	78
Pharmaceutical and Medical	77
Apparel and Accessories	69
Vehicles and Accessories	68
Personal Care and Beauty	65
Commercial/Industrial	43

To Report a Theft
Call 1-888-595-CNET (2638)

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Top Locations
States, City, Address

States	Thefts
Texas	245
Georgia	146
Florida	134
California	101
Alabama	52
Tennessee	51
Indiana	49
South Carolina	37
Arkansas	29
Mississippi	29
Virginia	29
Ohio	28
Michigan	26
Pennsylvania	26
Illinois	23
Louisiana	21
Kentucky	19
Oklahoma	15
North Carolina	13
Arizona	12
New Mexico	11
Missouri	10
Nevada	8
New Jersey	6
Utah	5
Wisconsin	4
Colorado	3
North Dakota	3
Washington	3
West Virginia	3
Iowa	2
Massachusetts	2
Maryland	2
Minnesota	2
Nebraska	2
New York	2
Wyoming	2
Connecticut	1
Delaware	1
Idaho	1
Oregon	1
Total Thefts	**1159**

Address	Thefts
8787 South Lancaster Road, Dallas, Texas, 75241	23
7425 Bonnie View Road, Dallas, Texas, 75241	18
9565 South Orange Blossom Trail, Orlando, Florida, 32837	17
7751 Bonnie View Road, Dallas, Texas, 75241	13
8701 US-395, Hesperia, California, 92344	10
2605 Bouldercrest Road SE, Atlanta, Georgia, 30316	9
8445 South Lancaster Road, Dallas, Texas, 75241	8
8181 South Lancaster Road, Dallas, Texas, 75241	8
195 East Valley Boulevard, Rialto, California, 92376	8
132 Forest Pkwy, Forest Park, Georgia, 30297	8
970 I-20 Frontage Road North, Jackson, Mississippi, 39201	7
8800 South Polk Street, Dallas, Texas, 75232	7
6625 Kennedy Road, Mississauga, Ontario, L5T 2W4	7
6050 Plaza Drive, Fort Myers, Florida, 33905	7
6503 US-301 North, Tampa, Florida, 33610	7
1073 AR 78, Wheatley, Arkansas, 72392	7

City/State	Thefts
Dallas, TX	98
Houston, TX	44
Jackson, MS	23
Fort Pierce, FL	20
Orlando, FL	20
Atlanta, GA	18
Selma, AL	18
Humble, TX	17
Memphis, TN	16
Mississauga, ON	15

To Report a Theft
Call 1-888-595-CNET (2638)

Region Overview
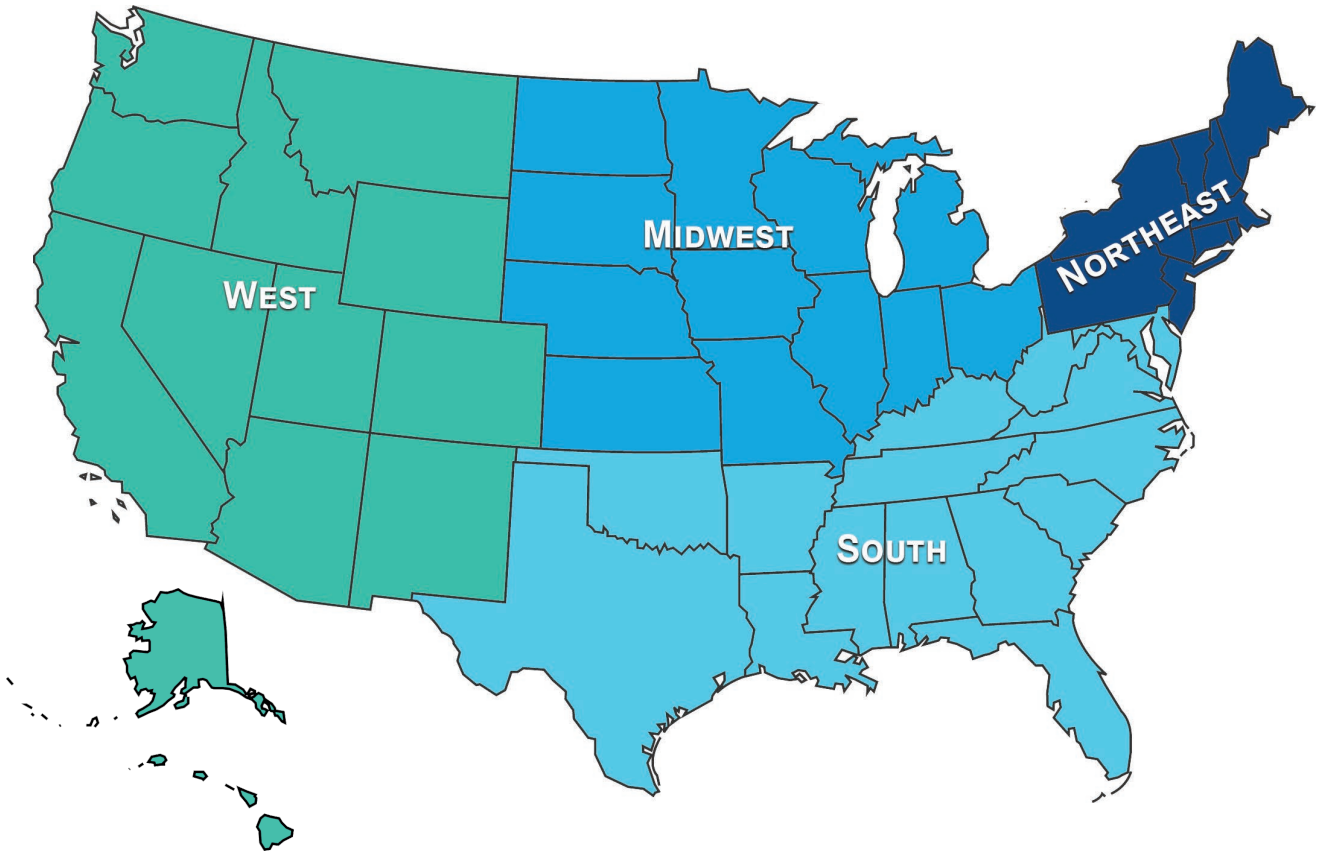
- **Region 1**: **Northeast**
    - Division 1: New England *(Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont)*
    - Division 2: Mid-Atlantic *(New Jersey, New York, and Pennsylvania)*
- **Region 2:** **Midwest**
    - Division 3: East North Central *(Illinois, Indiana, Michigan, Ohio, and Wisconsin)*
    - Division 4: West North Central *(Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota)*
- **Region 3:** **South**
    - Division 5: South Atlantic *(Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, District of Columbia, and West Virginia)*
    - Division 6: East South Central *(Alabama, Kentucky, Mississippi, and Tennessee)*
    - Division 7: West South Central *(Arkansas, Louisiana, Oklahoma, and Texas)*
- **Region 4:** **West**
    - Division 8: Mountain *(Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming)*
    - Division 9: Pacific *(Alaska, California, Hawaii, Oregon, and Washington)*

Northeast

Truck Stop Thefts (2012-2018)

States	Theft
Pennsylvania	26
New Jersey	6
New York	2
Massachusetts	2
Connecticut	1
Total Thefts	**37**

Northeast Truck Stop Thefts

Legend: Total Thefts — Commodity Value
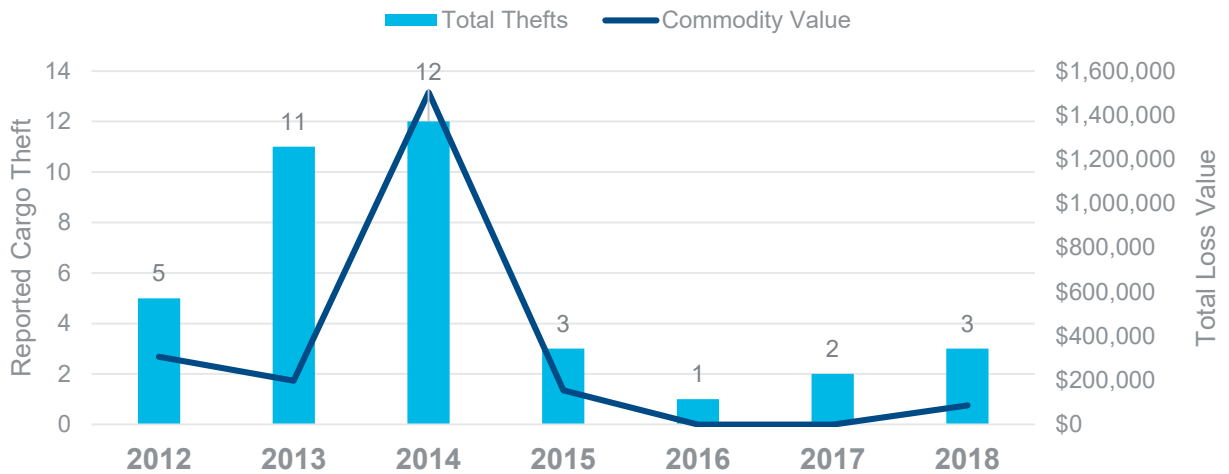
Top Commodity Category	Thefts
Personal Care and Beauty	8
Apparel and Accessories	5
Electronics	5
Food and Beverage	5

Total Loss Value

$2,248,846

To Report a Theft
Call 1-888-595-CNET (2638)

Northeast

Division 1: New England (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont)
Division 2: Mid-Atlantic (New Jersey, New York, and Pennsylvania)

Division 1: New England

Massachusetts	2
Whately	1
Bellingham	1

Connecticut	1
Willington	1

Division 2: Mid-Atlantic

Pennsylvania	26	New Jersey	6
Harrisburg	5	Bloomsbury	1
Carlisle	3	Bordentown	1
West Hanover	3	Columbia	1
Dupont	2	Jersey City	1
Allentown	2	Ridgefield	1
Myerstown	1	Secaucus	1
Greencastle	1	**New York**	**2**
Plainfield	1	Gansevoort	1
Hamburg	1	Liverpool	1
Milton	1		
Gibson	1		
New freedom	1		
Bloomsburg	1		
Lancaster	1		
Mill hall	1		
Jonestown	1		

To Report a Theft
Call 1-888-595-CNET (2638)

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Midwest

Truck Stop Thefts (2012-2018)

States	Thefts
Indiana	49
Ohio	28
Michigan	26
Illinois	23
Missouri	10
Wisconsin	4
North Dakota	3
Nebraska	2
Iowa	2
Minnesota	2
Total Thefts	**149**

Midwest Truck Stop Theft (2012-2018)
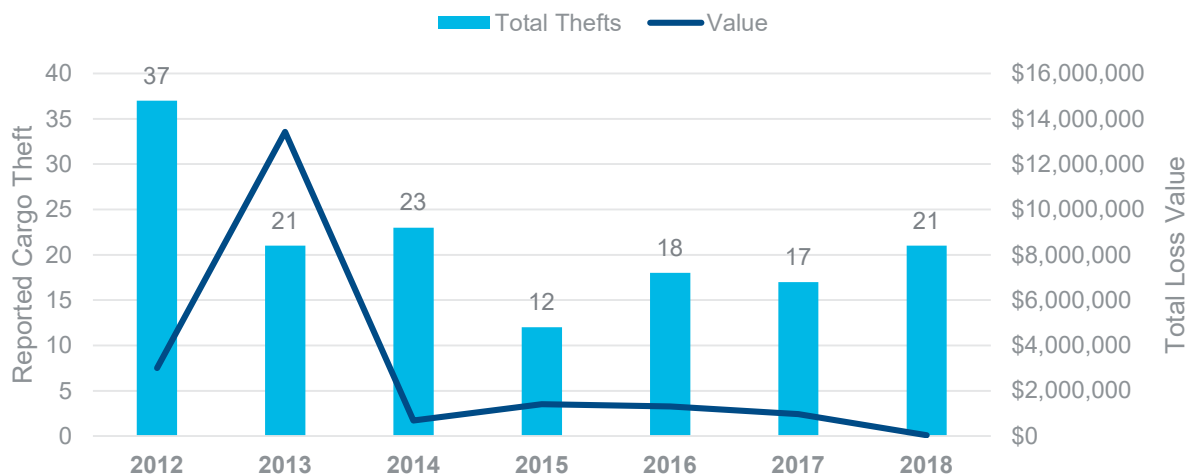
Top Commodity Categories	Thefts
Electronics	28
Food And Beverage	22
Metals	18

Total Loss Value
$20,830,050

To Report a Theft
Call 1-888-595-CNET (2638)

Midwest

Division 3: East North Central (Illinois, Indiana, Michigan, Ohio, and Wisconsin)
Division 4: West North Central (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota)

Division 3: East North Central

Indiana	49
Gary	11
Porter	3
Lake Station	3
Whiteland	3
Brazil	3
De Motte	2
Memphis	2
Clayton	2
Marion	2
Indianapolis	2
Greenfield	1
Covington	1
Michigan City	1
Highland	1
Spiceland	1
Daleville	1
Fort Wayne	1
Burns Harbor	1
North Manchester	1
Leavenworth	1
Remington	1
Lebanon	1
Westville	1
Lowell	1
Hebron	1
Dyer	1

Ohio	28
London	5
Jeffersonville	4
North Baltimore	2
Findlay	2
Canton	1
Vandalia	1
Sunbury	1
Bryan	1
Delta	1
Lebanon	1
Brookpark	1
Franklin	1
Seville	1
Hebron	1
Toledo	1
Hubbard	1
Youngstown	1
Anna	1
Leavittsburg	1

Michigan	26
Dearborn	4
Romulus	3
Battle creek	3
Detroit	3
Mount Morris	2
Marshall	1
Adrian	1
Mattawan	1
Niles	1
Benton Harbor	1
Ottawa Lake	1
Dexter	1
Webberville	1
Grand Rapids	1
Ionia	1
Berlin Charter Township	1

Illinois	23
East Saint Louis	6
Bolingbrook	4
Marion	1
Blue island	1
Ottawa	1
Romeoville	1
Bensenville	1
Ina	1
Bridgeview	1
Morris	1
Chicago	1
Rockford	1
Congerville	1
Troy	1
Alorton	1

Wisconsin	4
Oshkosh	2
Lomira	1
Marshfield	1

Division 4: West North Central

Missouri	10
Joplin	3
Pevely	1
Foristell	1
Saint louis	1
Strafford	1
Union	1
Bois d'arc	1
Mount Vernon	1

North Dakota	3
Dickinson	1
Fargo	1
Williston	1

Nebraska	2
Omaha	1
Wood River	1

Minnesota	2
Lakeville	1
Shakopee	1

Iowa	2
Davenport	1
Walcott	1

To Report a Theft
Call 1-888-595-CNET (2638)

CargoNet

South

Truck Stop Thefts (2012-2018)

DIVISION 5

DIVISION 6

DIVISION 7

States	Thefts
Texas	245
Georgia	146
Florida	134
New Mexico	11
Alabama	52
Tennessee	51
South Carolina	37
Virginia	29
Mississippi	29
Arkansas	29
Louisiana	21
Kentucky	19
Oklahoma	15
North Carolina	13
West Virginia	3
Maryland	2
Delaware	1
Total Thefts	**837**

South Region Truck Stop Thefts (2012-2018)
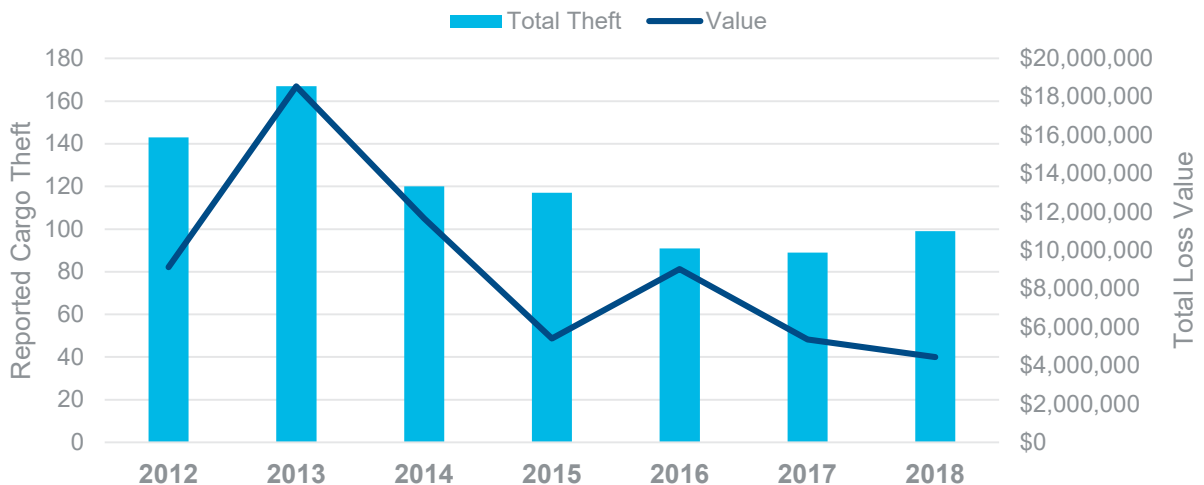
Top Commodity Categories	Theft
Food And Beverage	150
Metals	81
Household	80
Food And Beverage	79

Total Loss Value

$63,578,954

To Report a Theft
Call 1-888-595-CNET (2638)

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South: South Atlantic

Division 5: South Atlantic (Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, District of Columbia, and West Virginia)

Division 5: South Atlantic

Georgia	146
Atlanta	18
Dublin	9
Temple	8
Jackson	8
Valdosta	6
Mcdonough	6
Forest Park	6
Brunswick	5
Fairburn	5
Cartersville	5
Tallapoosa	4
Byron	4
Macon	3
Resaca	3
Calhoun	3
Ringgold	3
Villa Rica	3
Decatur	3
Carnesville	3
Tifton	3
Commerce	3
Ellenwood	2
Wildwood	2
Newnan	2
Jefferson	2
Kingsland	2
Garden City	2
Waycross	1
Bainbridge	1
Grovetown	1
Cordele	1
Saint Marys	1
Cumming	1
Conley	1
Dacula	1
Hahira	1
Lagrange	1
Blythe	1
Lake Park	1
Appling	1
Lithia Springs	1

Georgia cont.	
Thomson	1
Albany	1
Greensboro	1
Augusta	1
Waco	1
Metter	1
Eastman	1
Grantville	1
Unknown	1

Virginia	29
Ruther Glen	4
Staunton	3
Glade Spring	2
Wytheville	2
Warfield	2
Glade Springs	2
Raphine	2
Ashland	2
Franklin	1
Toms Brook	1
Colonial Heights	1
Emporia	1
Troutville	1
Max Meadows	1
Winchester	1
Stonewall	1
Stony Creek	1
Ridgeway	1

Maryland	2
Elkton	1
North East	1

West Virginia	3
Hurricane	1
Teays Valley	1
Beckley	1

Delaware	1
Newark	1

Florida	134
Orlando	20
Fort Pierce	20
Fort Myers	7
Lakeland	7
Tampa	7
Jacksonville	6
Miami	6
Ocala	5
St. Augustine	4
Wildwood	3
Reddick	3
Ormond Beach	3
Midway	3
Vero Beach	2
Lee	2
Davenport	2
Dade City	2
Elkton	2
Lake Wales	2
Hialeah Gardens	2
Plant City	2
Davie	2
St. Petersburg	1
San Antonio	1
Weston	1
Lake City	1
Madison	1
Cocoa	1
Medley	1
Baldwin	1
Zellwood	1
Lake Worth	1
Seffner	1
Pensacola	1
St. Johns	1
Homestead	1
Marianna	1
Pompano Beach	1
West Palm Beach	1
Punta Gorda	1
Auburndale	1

Florida cont.	
Haines City	1
Miami Gardens	1
Saint Augustine	1

South Carolina	37
Florence	5
Blacksburg	5
Latta	3
Gaffney	3
St. George	2
Saint Matthews	2
Dillon	2
Columbia	2
St Stephen	1
Saint George	1
Townville	1
West Columbia	1
Duncan	1
Sumter	1
Cayce	1
Charleston	1
Reevesville	1
Bishopville	1
Yemassee	1
Hartsville	1
Inman	1

North Carolina	13
Greensboro	2
Dunn	1
Kenly	1
Whitakers	1
Graham	1
Mocksville	1
Spring Lake	1
Tarboro	1
Troutman	1
Haw River	1
Charlotte	1
Hickory	1

To Report a Theft
Call 1-888-595-CNET (2638)

South: East South Central

Division 6: East South Central (Alabama, Kentucky, Mississippi, and Tennessee)

Division 6: East South Central

Alabama	52
Selma	18
Birmingham	9
Phenix City	4
Valley	3
York	1
Winfield	1
Tuscumbia	1
Tuscaloosa	1
Robertsdale	1
Priceville	1
Prattville	1
Muscle Shoals	1
Moody	1
Midland City	1
Mccalla	1
Grand Bay	1
Falkville	1
Evergreen	1
Dothan	1
Cottondale	1
Castleberry	1
Athens	1

Tennessee	51
Memphis	13
Jackson	6
Knoxville	5
Dickson	3
Nashville	3
Wildersville	3
Fairview	2
Hurricane Mills	2
Jasper	2
Lebanon	2
Cedar Grove	1
Cornersville	1
Dandridge	1
Franklin	1
Friendship	1
Heiskell	1
Hickory Withe	1
La Vergne	1
Newport	1
White Pine	1

Mississippi	29
Jackson	9
Oakland	2
Baldwyn	1
Belden	1
Columbus	1
Corinth	1
Ellisville	1
Grenada	1
Hattiesburg	1
Hickory Flat	1
Horn Lake	1
Lamar	1
New Albany	1
Okolona	1
Pass Christian	1
Pearl	1
Red Banks	1
Richland	1
Saltillo	1
Senatobia	1

Kentucky	19
Franklin	4
Shepherdsville	3
Glendale	2
Pendleton	2
Corbin	1
Elizabethtown	1
Livingston	1
London	1
Murray	1
Walton	1
Williamsburg	1
Winchester	1

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South: West South Central

Division 7: West South Central (Arkansas, Louisiana, Oklahoma, and Texas)

Division 7: West South Central

Texas	245
Dallas	98
Houston	46
Humble	15
Fort Worth	8
Irving	7
Amarillo	5
Rosenberg	5
El Paso	4
Grand Prairie	3
Hockley	3
Lubbock	3
Baytown	2
Brookshire	2
Cleveland	2
Katy	2
Lufkin	2
New Caney	2
Red Oak	2
San Antonio	2
Spring	2
Tomball	2
Waller	2
Weatherford	2
Alice	1
Alvarado	1
Beaumont	1
Blossom	1
Caddo Mills	1
Channelview	1
Conroe	1
Dayton	1
Diboll	1
Donna	1
Harlingen	1
Hooks	1
Hutchins	1
Jewett	1
Mission	1
Rhome	1

Texas cont.	
Robstown	1
San Marcos	1
Seagoville	1
Shepherd	1
Robstown	1
San Marcos	1
Seagoville	1
Shepherd	1
The Woodlands	1
Von Ormy	1
Waco	1
Willis	1

Arkansas	29
West Memphis	5
North Little Rock	4
Wheatley	3
Heth	2
Joiner	2
Palestine	2
Texarkana	2
Atkins	1
Crawfordsville	1
El Dorado	1
Fayetteville	1
Garfield	1
Jonesboro	1
Prescott	1
Searcy	1
Turrell	1

Louisiana	21
Shreveport	3
Baton Rouge	2
Lake Charles	2
Des Allemands	2
Laplace	2
New Orleans	1
Gramercy	1
St. Rose	1
Greenwood	1
Crowley	1
Rayville	1
Hammond	1
West Monroe	1
Kenner	1
Lafayette	1

Oklahoma	15
Oklahoma City	7
Atoka	3
Ada	1
Muskogee	1
Shawnee	1
Stillwater	1
Tonkawa	1

To Report a Theft
Call 1-888-595-CNET (2638)

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West

States	Thefts
California	101
Arizona	12
New Mexico	11
Nevada	8
Utah	5
Washington	3
Colorado	3
Wyoming	2
Montana	1
Oregon	1
Total Thefts	**147**

DIVISION 9

DIVISION 8

West Truck Stop Thefts (2012-2018)

Legend: ■ Total Theft ━ Value

Year	2012	2013	2014	2015	2016	2017	2018
Total Theft	32	29	16	16	24	19	11
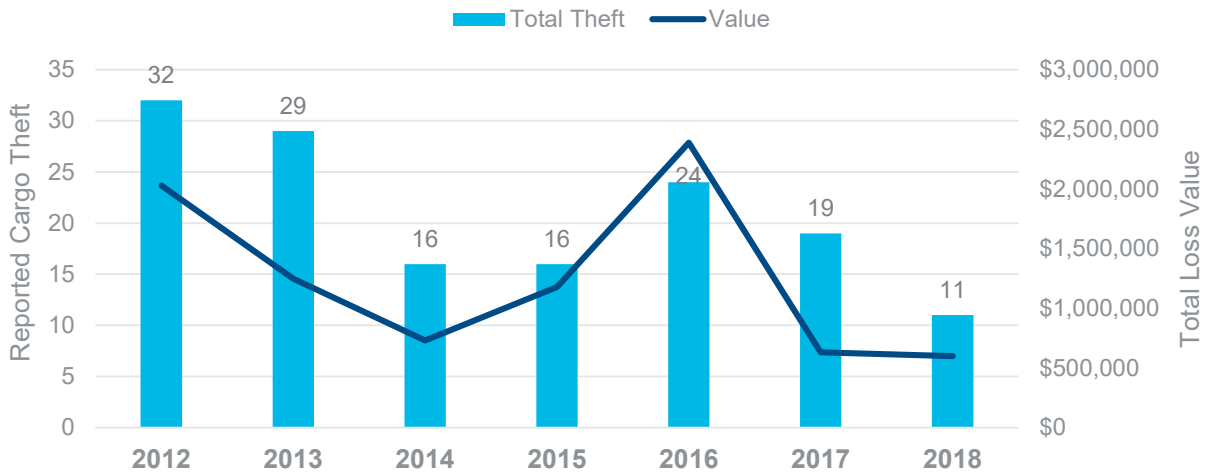
Top Commodity Categories	Thefts
Food And Beverage	37
Electronics	34
Household	14

Total Loss Value
$8,804,160

To Report a Theft
Call 1-888-595-CNET (2638)

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West

Division 8: Mountain (Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming)
Division 9: Pacific (Alaska, California, Hawaii, Oregon, and Washington)

Division 8: Mountain

Arizona	12
Holbrook	3
Kingman	3
Lake Havasu City	2
Avondale	1
Bowie	1
Phoenix	1
Tonopah	1

New Mexico	11
Moriarty	2
San Jon	2
Santa Rosa	2
Las Cruces	1
Stanley	1
Tucumcari	1
Unknown	1
Vado	1

Nevada	8
North Las Vegas	4
Las Vegas	3
Sparks	1

Utah	5
Salt Lake City	2
Ogden	1
Payson	1
Tooele	1

Colorado	3
Longmont	1
Watkins	1
Unknown	1

Wyoming	2
Cheyenne	1
Rawlins	1

Montana	1
Three Forks	1

Division 9: Pacific

California	101
Fontana	11
Hesperia	11
Barstow	9
Rialto	8
Colton	7
Bakersfield	6
Perris	6
Victorville	5
Ontario	4
Castaic	3
Fresno	3
Menifee	3
Stockton	3
Jurupa Valley	2
Los Angeles	2
Ludlow	2
Newberry Springs	2
Beaumont	1

California cont.	
Chiriaco Summit	1
Coachella	1
Commerce	1
Delhi	1
Gustine	1
Hanford	1
Lebec	1
Long Beach	1
Newberry Springs	1
Ripon	1

Washington	3
Ridgefield	2
Kennewick	1

Oregon	1
Portland	1

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CargoNet

Final Thoughts

Drivers have to visit the truck stops that dot out interstate highway system and as such they become target-rich environments for cargo thieves. The top 10 States account for almost 80 percent of the incidents (again the 80:20 Rule in play) and while it is not practical for drivers to avoid stopping in these states, they can try to bypass the historical hot spots.

While we believe with careful planning, trucking companies and their driver can avoid some of the ones that are highlighted in this report, the fact is that on some occasions they will have no choice but to use one of the facilities noted. Also, even avoiding some of the seemingly more popular "hunting grounds" is no guarantee that a truck and its cargo will not be victimized as thieves will always go where the drivers go.

You should not expect these trends to change much going forward. No one is effectively addressing truck stop cargo and vehicle theft. We cannot recall any representative from one of the major truck stop chains or their national association (NATSO) attending any cargo security forum (Pharma Cargo Security Coalition and Transported Asset Protection Association to name two) and this is a constituency that must engage in the dialogue in order to accomplish anything meaningful and sustainable.

No matter where a driver chooses to park, adherence to proven security protocol is critical. Some best practices include:

- Drivers should have enough Hours of Service and fuel to travel at least 200 miles before stopping. They should take their mandated short (30-minute) rest break either before leaving the shipment origin or after driving the 200 miles.
- Drivers should never discuss the nature of the cargo, routing or other relevant details with anyone.
- Drivers should never transport unauthorized passengers.
- Drivers should use truck and rest stops that are well lighted and secure. They should park along with fellow drivers and position their truck so that it is always visible to them.
- Drivers should park so that the trailer doors are tight against a wall, pole or other immovable object.
- Drivers should remove all door and ignition keys and takes them with them every time they leave the vehicle. They must also lock all doors when he exits the truck
- Drivers should carry identification of both the tractor and trailer/container on their person. This information should contain relevant details such as make, model, year and vehicle license numbers and other pertinent details.
- Drivers should immediately contact their home base/dispatcher/law enforcement if their truck is stolen.
- Shippers, trucking companies or logistics intermediaries should embed tracking devices in the load so that the shipments can be covertly monitored throughout transit. There are companies that provide the telematics (units) as well as tracking and recovery of stolen trucks and their cargo from 24/7 Command and Control Centers.