

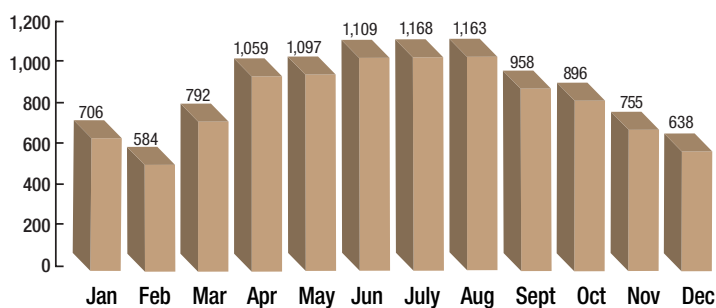
in the news

## End of the year highest quarter for recovery-to-theft ratio

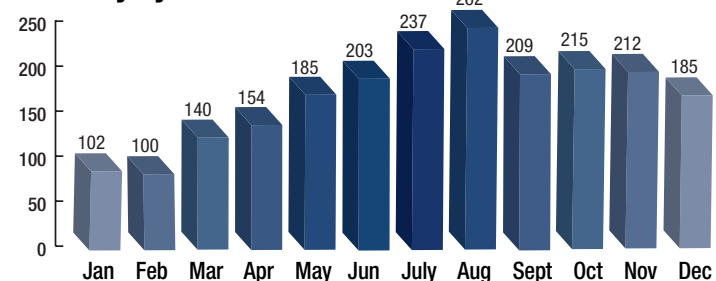
Historically, October, November, and December see less incidents of construction equipment theft than the rest of the year. The primary reason is because less equipment is left out as construction sites begin shutting down for the winter season. What may be surprising is that during these three months there is almost a one to three recovery-to-theft ratio—far better than the one to five ratio that is the norm the rest of the year. The increased recovery numbers can be attributed to the fact that stolen equipment is often left unattended during this period: it is often more expensive to store stolen equipment than to just steal another machine the next construction season. Since abandoned stolen equipment is more likely to be investigated by a property owner or law enforcement official, it has a greater chance of being returned to its owner.

*The following charts illustrate thefts and recoveries by month in 2012:*

### Theft by Month



### Recovery by Month



**Liberty Mutual**  
INSURANCE

## Liberty Mutual Enhances Inland Marine Coverage

Liberty Mutual Insurance has joined with the National Equipment Register (NER) to provide its inland marine contractors' equipment customers increased protection from equipment theft. The insurer is now offering an endorsement that waives the theft deductible up to \$10,000 if customers register their equipment with NER's HELPtech program.

Law enforcement and the National Insurance Crime Bureau (NICB) use NER's national database to increase the recovery rate of lost and stolen equipment registered with HELPtech. Policyholders must register equipment with NER before it is stolen and report the theft to local law enforcement to qualify for the theft deductible waiver. As an additional benefit, NER provides Liberty Mutual policyholders with a 20 percent discount on its registration fee. According to the NICB, nearly 11,000 heavy equipment thefts were reported to law enforcement in 2012, but only 20 percent were recovered. With access to more than 100,000 equipment theft reports and over 20 million registration records, NER analysts have assisted law

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## Liberty Mutual Enhances Inland Marine Coverage *(continued from first page)*



enforcement in recovering more than \$50 million in heavy equipment since 2001.

“The impact of these crimes

goes well beyond simply replacing contractors’ equipment,” said Kathy Balzano, assistant director, Commercial Insurance Inland Marine Underwriting Strategy. “These theft targets are also significant assets that, when stolen, can have great bearing on the success of our customers’ businesses and fulfillment of their job obligations. By offering the theft deductible waiver, we encourage them to further safeguard their equipment.”

Contractors’ equipment coverage can be written

on a multi-line or mono-line basis. Eligible equipment ranges from small tractors or Bobcats valued as low as \$5,000 to large construction equipment with multi-million dollar values.

Boston-based Liberty Mutual Insurance is a diversified global insurer and the third largest property and casualty insurer in the U.S. based on 2012 direct premiums written as reported by the National Association of Insurance Commissioners.

Liberty Mutual Insurance offers a range of insurance products and services, including personal automobile, homeowners, workers compensation, property, commercial automobile, general liability, global specialty, group disability, reinsurance and surety.

## NER on the Road



**AEMP Annual Conference**  
March 2-3, Las Vegas, NV



**ConExpo – CON/AGG 2014**  
Booth #: S-65212  
March 4-8, Las Vegas, NV

## Contact NER

### Equipment owners:

1-866-346-3746, option 2  
info@ner.net

### Insurance professionals:

1-866-346-3746,  
option 3, then option 6  
msthill@ner.net

### Law enforcement:

1-866-346-3746, option 1  
info@ner.net



Report a theft: [www.ner.net](http://www.ner.net)  
or fax to 201-469-2027

Sign up for theft alerts:  
drossman@ner.net

### All other inquires:

National Equipment Register  
545 Washington Blvd., 22-19  
Jersey City, NJ 07310-1686  
Phone: 1-866-663-7872  
Fax: 201-469-2027  
E-mail: [info@ner.net](mailto:info@ner.net)  
Web: [www.ner.net](http://www.ner.net)