## SBD Spotlight on ... Holding Auto Manufacturers to Account for Electronic Theft

If the answer is 1 in 5, what is the question?

In this case, if you live in the Netherlands, it is the probability that your 2011 Range Rover will be stolen.

Statistics published by the Dutch insurance crime prevention body VbV show that a 2011 Range Rover without an SCM certified security system has a 1 in 5 chance of being stolen. If the car has a certified security system, the risk drops to 1 in 148.

To tackle the growing problem of electronic theft methods, security certification agency Kiwa have announced a new venture in collaboration with the Dutch Police and a number of other industry bodies to hold vehicle manufacturers to account for security weaknesses exploited by electronic theft. Kiwa are responsible for the testing and issue of SCM certificates to new vehicles in the Netherlands.

If police collect sufficient evidence of a particular model being stolen using a known electronic theft method, then a panel of representatives from various industry bodies meet to consider the evidence. If the vehicle is deemed to have been compromised, Kiwa will write to the manufacturer to warn them of the vulnerability. If the manufacturer fails to respond, then Kiwa will remove the vehicle's SCM certificate, which can increase the cost of insurance dramatically. Moreover, if a vehicle is stolen and the customer fails to produce a valid SCM certificate, their claim can be rejected. This campaign was launched in January of 2015, and the first letters were sent to manufacturers in March.

Kiwa, SCM & VbV's new stance on electronic theft methods is a powerful example of how insurers and government bodies can join together to put pressure on manufacturers to combat the latest known theft methods.

## By Mike Parris

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