

Insurance Related Crimes

Drunk Driving

In Nevada, if a person is stopped and arrested for driving under the influence of alcohol and either fails or refuses a blood alcohol or chemical test, the officer seizes the offender's driver's license on the spot. The officer then serves notice of suspension and sends the offender's driver's license to the Department of Motor Vehicles. The alleged alcohol-impaired driver has the right to appeal the suspension.

Blood Alcohol Concentration is a measure of the amount of alcohol in the body. Blood alcohol is measured directly through testing blood, or indirectly through tests that use breath, urine or saliva. For example, a BAC of .10% means that there is approximately one drop of alcohol in the blood stream for every 1000 drops of blood. In Nevada, it is illegal for a person to operate a vehicle with a BAC level of 0.08% or above. In 2002, 32% of fatally injured drivers had BAC's of at least 0.08%. In 2003, 40% of all crash fatalities were alcohol-related.

Fines and jail sentences

Depending on previous DUI offenses, fines can range from \$250 to \$5,000. Jail time ranges from two days to three years in state prison. Fines and jail sentences are as follows:

- First offense: Fine - \$250 to \$1,000; Jail - minimum of two consecutive days to six months. 90 day license suspension.
- Second offense:* Fine - \$500 to \$1,000; Jail - ten days to six months. one year license suspension.
- Third offense:* Fine - \$2,000 to \$5,000; Jail - one year prison sentence. Three year license revocation.

* Considered a repeat offense if within 7 years of previous conviction.

There are additional penalties for drivers that, in addition to driving under the influence of alcohol, also commit the following violations:

- Having a minor under the age of 15 years of age in the vehicle considered an aggravating factor in sentencing.
- Driving under the influence while under the age of 21 - blood alcohol content of .02 or more constitutes a DUI.
- If drunken driving results in an accident that causes serious bodily injury or death, the offense is upgraded to a felony.

Auto Theft

Top Ten Stolen Vehicles, 2005

1. 1996 Honda Accord
2. 1995 Honda Civic
3. 1990 Toyota Camry
4. 1994 Saturn SL
5. 1992 Nissan Sentra
6. 2004 Dodge Ram Pickup
7. 1988 Toyota Pickup
8. 1998 Dodge Neon
9. 2001 Ford F150 Series
10. 1993 Jeep Cherokee/Grand Cherokee

Sources: CCC Information Services, Inc.
Insurance Information Institute

In 2005, 1,235,226 motor vehicles were reported stolen at an estimated value of more than \$8 billion. Thieves follow market trends and target the most popular vehicles to sell for parts and illegal export to foreign countries. Law enforcement agencies catch only a small percentage of vehicle thieves.

Five of the ten cities with the highest auto theft rates in 2005 were in California. **Las Vegas ranked first on the list with 1,311 thefts per 100,000 population.**

NIC recommends that motorists always remove keys from the ignition, lock the doors, close the windows, hide valuable items, park in well-lit areas and use a combination of antitheft devices.