Carjacking is one of the fastest growing crimes.

A whole new meaning to highway robbery.

Carjacking is one of the fastest growing national crimes, and here's why: Many of today's newer vehicles are equipped with sophisticated anti-theft devices, which makes stealing them more difficult. So thieves turn to carjacking: taking a car when the keys are in the ignition and you're behind the wheel; at an intersection, a public garage, a mall parking lot, a car wash — anywhere you stop your car. Here are ten precautions you can take to prevent being carjacked:

Check your rearview mirrors before exiting the car to make sure you're not being followed.

When parking, choose a secured and well-lighted parking lot or garage near heavy traffic.

If possible, park at the ground level to avoid using stairs or elevators.

When returning home after dark, have someone turn on the outside light and meet you at the door.

Always be cautious of surrounding obstructions and natural barriers that may be concealing a carjacker.

Never sit in your parked or stopped car while eating, sleeping, reading, or applying makeup.

Do not park next to suspicious vans, trucks, or dumpsters.

If approached by a stranger while in your car, drive off if possible or lean on your horn to attract attention.

Carjackers may stage a minor accident, so if your car is bumped from behind and you do not feel comfortable with the individual(s) involved in the situation, drive to the nearest hospital, police or fire station for help.

Do not open your vehicle door or window for any stranger.

Insurance fraud is not a victimless crime.

Insurance fraud costs everyone. It can even cost lives.

Insurance fraud is often called a "victimless" crime, but nothing could be farther from the truth. In some schemes, like arson or a staged auto accident, innocent people are put in physical danger.

Insurance fraud also has financial ramifications. Not only does it result in you having to pay higher premiums, businesses pay higher premiums as well, which they pass on in the form of higher priced consumer goods and services. What can you do? Practice these steps to prevent becoming a victim of insurance fraud:

Deal only with licensed companies and agents. In Texas, selling insurance without a license is a felony. You can verify licenses online or by calling the Texas Department of Insurance's Consumer Help Line at 1-800-252-3439.

Be wary of exceptionally low premiums and never sign blank insurance forms.

Keep a file of documents related to your insurance, including correspondence, premium pay receipts, and details of any claims submitted.

Keep your insurance policy numbers secret. Insurance crooks can steal them and involve you in scams.

Look out for cars that pull out in front of you; they may be setting you up for staged accident.

Never pay your policy with cash or a blank check.

In Texas, a vehicle is stolen every 5 minutes.

New model, older model; it doesn't matter: thieves look for cars and trucks that can be resold quickly or stripped for parts – parts that often yield two and even three times the value of the vehicle. So, what can you do about it? Make it tough on car thieves by practicing the tips below. Remember, the more time a thief spends stealing a vehicle, the greater the chance he or she will be detected and caught.

No-cost precautions to avoid vehicle theft.

Take your keys.

Half of all vehicles stolen in Texas (roughly 50,000 annually) are the result of drivers leaving the keys in the ignition.

Lock your car.

Approximately half of all stolen vehicles were left unlocked.

Never hide a second set of keys in your car. An experienced thief knows where people hide their keys.

Park in well-lighted areas.

Thieves prefer unattended parking lots and dark areas.

If you park in an attended lot, only leave your ignition key.

Don't give the attendant easy access to your glove box or trunk. Upon returning to your vehicle, check to make sure your tires, spare and battery are the same as when you parked.

Never leave your car running and unattended, even if you'll only be gone a minute.

In Texas, leaving your car running with no one inside is illegal.

Close your car windows completely when parking.

Don't tempt thieves by leaving valuables in sight.

Park with your wheels turned towards the curb.

Doing so makes it tough for someone to tow your car away.

And if your car is stolen?

Report it to the police immediately and be ready to provide them with the vehicle year, make, model, color, vehicle identification number (VIN), and your license plate number to increase your chances for recovery.

Thieves can steal anything, including your identity.

Leaving personal papers in your car can lead to identity theft.

Want to keep thieves from stealing items from your car? Then leave it in the same condition as when it rolled off the factory floor: nothing inside except the parts that comprise it. And that includes important papers often left in gloveboxes, like vehicle titles, registration receipts, and identifying documents containing a social security number, driver license, or credit card number.

If you must leave belongings, hide them from sight (your trunk is the best place), close the windows, lock the doors, and take the keys. And never park in unattended parking lots or poorly lit areas. When you return, note any changes in your car's appearance that might signal it's been broken into (broken side or vent windows or unlocked doors). Here are a few tips on how to avoid becoming a victim of auto burglary:

Do not keep your vehicle registration in your car. In Texas, you will not be asked to produce this information by law enforcement officials.

Do not carry vehicle insurance documents in your car.Many documents contain personal information a thief can use to steal your identity or burglarize your home.

Do not leave outgoing or incoming mail in your car, especially where visible.

Mail has your name and address on it and can provide additional personal information a thief can use to access your accounts.

Avoid leaving the garage door opener in your car. A thief can use it to gain entry into your home.

Never leave your vehicle or house keys in your car. It is a violation of Transportation Code, Section 545.404 to leave your vehicle running and unattended.

Be aware of suspicious persons.

If you see someone, who appears nervous, is pulling vehicle door handles, looking in windows, or bumping into vehicles (checking for alarms), notify someone immediately who can investigate further.