

## Auto Theft

FEBRUARY 2015

### UP FRONT

- **699,594 motor vehicles were reported stolen in the U.S. in 2013, down 3.3 percent from 2012, according to the FBI.**
- **A motor vehicle was stolen in the U.S. every 45 seconds in 2013.**
- **Nine of the top 10 cities with the highest rate of vehicle theft in 2013 were in California, according to the National Insurance Crime Bureau.**

## THE TOPIC

Auto theft is covered under the comprehensive section of an auto insurance policy. Theft coverage applies to the loss of the vehicles as well as parts of the car such as airbags. Comprehensive coverage, which is not mandatory, also pays for fire, vandalism and weather-related damage including damage from flooding and earthquakes. Premium rates for comprehensive insurance are affected by the risk of loss, meaning the likelihood that an insured car will be stolen or damaged, and also the car's value at the time of the loss. The dollar size of claims has been going up, reflecting the higher value of new cars on the road, the value of the cars that are targets for theft or are damaged and the cost of vehicle bodywork. Vehicle bodywork costs include replacing stolen components. Nationally, more than 75,000 airbags are stolen every year.

According to the Federal Bureau of Investigation, the number of U.S. motor vehicle thefts fell 3.3 percent from 2012 to 2013, following a 0.9 percent rise in 2012 from 2011. In 2013 the value of stolen motor vehicles was more than \$4.1 billion. The average value of a motor vehicle reported stolen in 2013 was \$5,972. The nationwide rate of motor vehicle thefts was 221.3 per 100,000 people.

## KEY STATISTICS

- **2013 Theft Statistics:** According to the Federal Bureau of Investigation's (FBI) Uniform Crime Reports, a motor vehicle was stolen in the U.S. every 45 seconds. The odds of a vehicle being stolen were one in 351 in 2012 (latest data available, based on motor vehicle registrations from the Federal Highway Administration, thefts from the FBI and calculated by the Insurance Information Institute). The odds are highest in urban areas.

- U.S. motor vehicle thefts fell 3.3 percent from 2012 to 2013, according to the FBI's Uniform Crime Reports. In 2013, 699,594 motor vehicles were reported stolen.
- In 2013 the South accounted for the largest share of thefts?37.4 percent, followed by the West, with 23.5 percent. The Midwest accounted for 21.4 percent of thefts and the Northeast for 17.7 percent.
- Nationwide, the 2013 motor vehicle theft rate per 100,000 people was 221.3, down 3.9 percent from 230.4 in 2012. The highest rate was reported in the West, 358.5, down 1.3 percent from 363.4 in 2012. The rate of motor vehicles stolen was 204.4 in the South, down 4.6 percent from 2012; 190.4 in the Midwest, down 5.0 percent; and 112.2 in the Northeast, down 10.3 percent.
- In 2013 only 14.2 percent of thefts were cleared, either by arrests or by exceptional means, compared with 20.7 percent for arson and 19.7 percent for all property crimes.
- More than half (54.8 percent) of the value of locally stolen motor vehicles (those stolen within the jurisdiction of the law enforcement agency that submitted the report) was recovered in 2013, the highest rate for all types of property stolen.
- Autos accounted for 73.9 percent of all motor vehicles stolen in 2013, trucks and buses accounted for 15.2 percent and other vehicles for 10.9 percent.
- **Insurance Premiums:** The average comprehensive insurance premium in the U.S. rose 0.9 percent to \$134.04 in 2012 from \$132.78 in 2011 (the most recent data available), according to the National Association of Insurance Commissioners.
- **Carjackings:** Carjackings occur most frequently in urban areas. They accounted for only 3.0 percent of all motor vehicle thefts, based on Department of Justice data from 1993 to 2002 (latest available).

## RECENT DEVELOPMENTS

- **Thefts By City:** According to a [National Insurance Crime Bureau](#) [1] (NICB) study released in June 2014, the Bakersfield, California Metropolitan Statistical Area (MSA) had the highest rate per 100,000 inhabitants for vehicle thefts in the nation in 2013. Nine of the top ten cities are in California. The remaining area is in the state of Washington.

## TOP TEN U.S. METROPOLITAN STATISTICAL AREAS BY MOTOR VEHICLE THEFT RATE, 2013

Rank	Metropolitan Statistical Area (1)	Vehicles stolen	Rate (2)
1	Bakersfield, CA	6,267	725.24
2	Fresno, CA	6,750	706.61
3	Modesto, CA	3,565	678.41
4	San Francisco-Oakland-Hayward, CA	29,326	649.34
5	Stockton-Lodi, CA	4,463	633.61
6	Redding, CA	1,120	625.77
7	Spokane-Spokane Valley, WA	3,205	598.26
8	Vallejo-Fairfield, CA	2,540	597.95
9	San Jose-Sunnyvale-Santa Clara, CA	10,925	569.12
10	Yuba City, CA	930	551.31

(1) Metropolitan Statistical Areas are designated by the federal Office of Management and Budget and usually include areas much larger than the cities for which they are named.

(2) Rate of vehicle thefts reported per 100,000 people based on the 2013 U.S. Census Population Estimates.

Source: National Insurance Crime Bureau.

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- **Thefts By Model:** The National Insurance Crime Bureau (NICB) reports that the Honda Accord was the most frequently stolen passenger vehicle in 2013, with 53,995 thefts among all model years of this car. The Honda Civic ranked second, with 45,001 thefts. The NICB notes that older Honda Accords and Civics account for these most of these thefts. Newer Hondas are rarely stolen, due to improved antitheft technology.
- Among 2013 model year vehicles, the Nissan Altima was the most frequently stolen vehicle in calendar year 2013, with 810 thefts, followed by the Ford Fusion, with 793 thefts.

## TOP TEN MOST FREQUENTLY STOLEN PASSENGER VEHICLES, 2013

Rank	Model (1)	Thefts
1	Honda Accord	53,995
2	Honda Civic	45,001
3	Chevrolet Pickup (Full Size)	27,809
4	Ford Pickup (Full Size)	26,494
5	Toyota Camry	14,420
6	Dodge Pickup (Full Size)	11,347
7	Dodge Caravan	10,911
8	Jeep Cherokee/Grand Cherokee	9,272
9	Toyota Corolla	9,010
10	Nissan Altima	8,892

(1) Includes all model years for each vehicle.

Source: National Insurance Crime Bureau.

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- The following chart shows the top ten model year 2013 vehicles that were most frequently stolen in calendar year 2013.

## **TOP TEN MOST FREQUENTLY STOLEN PASSENGER VEHICLES, 2013 MODEL YEAR**

<b>Rank</b>	<b>Model</b>	<b>Thefts</b>
1	Nissan Altima	810
2	Ford Fusion	793
3	Ford Pickup Full Size	775
4	Toyota Corolla	669
5	Chevrolet Impala	654
6	Hyundai Elantra	541
7	Dodge Charger	536
8	Chevrolet Malibu	529
9	Chevrolet Cruze	499
10	Ford Focus	483

Source: National Insurance Crime Bureau.

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According to the NICB, California has the highest vehicle thefts in the United States.

## **TOP TEN STATES WITH THE MOST AND THE FEWEST NUMBER OF MOTOR VEHICLE THEFTS, 2013**

Most motor vehicle thefts			Fewest motor vehicle thefts		
Rank	State	Vehicles stolen	Rank	State	Vehicles stolen
1	California	165,2921		Vermont	334
2	Texas	65,7452		Wyoming	578
3	Florida	34,9123		Maine	914
4	Washington	28,3994		South Dakota	938
5	Georgia	26,8265		New Hampshire	940
6	Michigan	24,5676		Delaware	1,332
7	Illinois	20,9337		North Dakota	1,416
8	Ohio	19,5328		Idaho	1,536
9	Arizona	17,4389		Alaska	1,695
10	Missouri	16,32510		Montana	1,850

Source: U.S. Department of Justice, Federal Bureau of Investigation, *Uniform Crime Reports*.

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## MOTOR VEHICLE THEFT IN THE UNITED STATES, 2004-2013

Year	Vehicles stolen	Percent change
2004	1,237,851	-1.9%
2005	1,235,859	-0.2
2006	1,198,245	-3.0
2007	1,100,472	-8.2
2008	959,059	-12.9
2009	795,652	-17.0
2010	739,565	-7.0
2011	716,508	-3.1
2012	721,186	0.9
2013	699,594	-3.3

Source: U.S. Department of Justice, Federal Bureau of Investigation, *Uniform Crime Reports*.

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- **Motorcycle Theft:** The National Insurance Crime Bureau (NICB) said that motorcycle thefts fell 1 percent in 2012 from a year earlier, based on data from the National Crime Information Center of the Federal Bureau of Investigation. The NICB noted that motorcycle thefts fell in 2012 while motorcycle sales increased.
- The NICB's [report \[7\]](#) also details the seasonal nature of motorcycle thefts. More motorcycles are stolen during warm months?July and August had the most motorcycle thefts in 2012 while December and January had the least. The top five makes stolen in 2012, from highest to lowest, were American Honda Motor Co., Yamaha Motor Corporation, American Suzuki Motor Corporation, Kawasaki Motors Corp., and Harley-Davidson Inc. California had the most

motorcycle thefts in 2012, followed by Florida and Texas. By city, New York City had the most thefts, followed by Las Vegas, NV and San Diego, CA. The top five states in motorcycle theft, shown in the chart below, accounted for 40 percent of total U.S. motorcycle thefts.

TOP FIVE MOTORCYCLE MAKES STOLEN, 2012	TOP FIVE STATES IN MOTORCYCLE THEFTS, 2012	TOP FIVE CITIES IN MOTORCYCLE THEFTS, 2012
1. American Honda Motor Co., Inc. 9,082	1. California 6,082	1. New York City, NY 1,535
2. Yamaha Motor Corporation 7,517	2. Florida 4,110	2. Las Vegas, NE 1,100
3. American Suzuki Motor Corporation 7,017	3. Texas 3,400	3. San Diego, CA 1,000
4. Kawasaki Motors Corp., USA 4,839	4. North Carolina 2,574	4. Indianapolis, IN 900
5. Harley-Davidson Inc. 3,755	5. Indiana 2,334	5. Miami, FL 535

- The recovery rate was 39 percent for 2012 motorcycle thefts. The number of motorcycles recovered rose 3 percent from 2011 to 2012.
- **Sport-Utility Vehicle (SUV) and Crossover-Utility Vehicle (CUV) Theft:** The NICB reported <sup>[8]</sup> in June 2014 that thefts of 2011 to 2013 model year SUVs and CUVs totaled 21,711 between January 1, 2010 and December 31, 2013. The top five makes stolen during that period were the Ford Escape, Ford Edge, Ford Explorer, Jeep Grand Cherokee and Kia Sorento. The top five states for SUV/CUV thefts were California, Florida, Michigan, Texas and New York. Compared with the NICB's last SUV/CUV theft report, which covered 2009 to 2011 model year vehicles stolen between January 2008 and June 30, 2012, CUV thefts rose 31 percent and SUV thefts decreased 25percent.

## BACKGROUND

**Federal Antitheft Legislation:** Federal intervention to combat car theft began in 1919 with passage of the Dyer Act, which made interstate transportation of stolen vehicles a federal crime. In 1984 Congress passed the Motor Vehicle Theft Law Enforcement Act, which toughened penalties by bringing theft of vehicle parts under federal racketeering statutes and by imposing heavy fines and prison terms for violations of export laws. It also required manufacturers to stamp identification numbers on major car components, making it easier to trace parts taken from vehicles stolen for dismantling.

The Act also required that vehicles be made available for inspection prior to export and expanded U.S. Customs officials' powers of inspection and arrest in response to the growing international nature of motor vehicle theft. Cars and car parts stolen in the United States often wind up on overseas markets. Insurers or their designated agents are required to inform the Secretary of Transportation of vehicle theft and recovery and of rating data used to set insurance premiums for motor vehicles.

Another 1984 federal law made it a federal offense to counterfeit or forge motor vehicle title certificates. In 1985 the Department of Transportation required that 14 major vehicles parts be inscribed with a 17-digit vehicle identification number (VIN).

The Anti-Car Theft Act, enacted in 1992, made armed auto theft, known as "carjacking," a federal crime. In 1994 the passage of the Violent Crime Control and Law Enforcement Act made carjacking resulting in death a federal crime punishable by death. Also under the Act repair shops that sell or install marked used parts must check VINs against the FBI's stolen car database through a national

clearinghouse or risk fines. Additional provisions provided start-up funding linking all state motor vehicle departments to ensure access to titles; required states to check VINs of out-of-state cars before issuing a title to a new owner; required the Customs Office to perform spot checks of cars and containers leaving the country; required insurers to certify that the salvaged or junked vehicles they sell are not stolen; and established a grant program for state and local anti-car theft committees that was funded by car taxes or fees.

In response to Title II of the Anti-Car Theft Act combating title fraud, the National Motor Vehicle Title Information System (NMVTIS) was established. The system enables jurisdictions to verify the validity of titles prior to issuing new ones. It also curbs fraud associated with junk or salvage titles by recording this data in the system and preventing the sale of salvaged vehicles without disclosing this information. According to the American Association of Motor Vehicle Administrators, which manages the NMVTIS, as of December 2008 only 13 states had integrated the system's online transactions into their titling systems, enabling them to make inquiries. Twelve states had provided files of all active titles and brands to the system, but do not make inquiries. Eleven more states are developing the capability to provide data and/or make inquiries.

The NMVTIS has the potential to track all vehicles by their vehicle identification numbers (VINs) and could be a valuable tool in terrorism-related investigations. The 1993 World Trade Center bombing was solved when authorities traced the truck that carried the explosives to its owners by its VIN. The NMVTIS can also aid law enforcement in curtailing VIN cloning, where thieves steal a VIN number from a legal vehicle and make a counterfeit VIN plate for a stolen vehicle.

**Other Measures To Combat Auto Theft:** The National Insurance Crime Bureau (NICB) combats auto theft by investigating cases referred to it by insurers and through its online databases. The databases allow member insurance companies to search files by driver identification data and also by license plate numbers, VINs and component vehicle part and type numbers. Information leading to the identification of the vehicle used in the World Trade Center bombing of 1993 was obtained through an NICB database that allows the user to enter a partial VIN. The complete VIN was reconstructed and matched to a van stolen from a truck rental company on the day of the bombing. The search service (VINCheck) is available to the public.

In the 1980s states and regions experiencing high auto thefts began to form Anti-Car Theft (ACT) groups funded by grants from coalitions of law enforcement groups, state funds, insurers and consumers to promote public awareness of vehicle theft and lobby for the passage of state legislation aimed at combating thefts. At least 13 states (Arizona, California, Colorado, Florida, Illinois, Maryland, Michigan, Minnesota, New York, Pennsylvania, Rhode Island, Texas and Virginia) have created Automobile Theft Prevention Authorities (ATPAs), mostly funded by a small surcharge on drivers licenses or registration fees, or on auto insurance policies sold in the state. Michigan pioneered the ATPA concept in 1986, allocating \$1 from each auto insurance policy and channeling the funds toward combating auto theft. Michigan's program, called Help Eliminate Auto Theft (HEAT) includes a hotline for residents to report thefts and chop shop operations. In the 25 years since the program was instituted in 1985, information forwarded to HEAT has resulted in the recovery of more than 4,200 vehicles, valued at more than \$51 million, and has led to the arrest of almost 3,400 suspects.

ATPAs and other state entities such as ACT groups use a wide range of programs to fight auto theft. Besides HEAT hotline programs, Combat Auto Theft (CAT) programs involve auto owners who voluntarily put stickers on their windshields that alert police that they can stop the car for a theft check after a certain hour. High-theft metropolitan areas have instituted task forces to combat auto theft. In Newark, New Jersey, a task force helped reduce the city's theft rate from the highest in the United States in 1991 to sixteenth in 1996.

**Component Theft:** More than 75,000 airbags are stolen every year, according to estimates by the Insurance Information Institute. NICB says that airbag theft costs insurers and vehicle owners more than \$50 million a year. New airbags cost about \$1,000 from a car dealer; on the black market the cost is between \$50 and \$200. To thwart thieves, steering wheel covers used with a steel bar steering wheel lock are available. New York combats airbag theft by requiring accident reports to note airbag deployment, and specifies procedures for auto repair shops to follow when replacing stolen or deployed airbags. Xenon headlights and global positioning systems (GPS) are also popular with thieves. By mid-2008, insurers and the NICB had observed a growing nationwide trend in the theft of catalytic converters. These components contain small amounts of platinum and palladium, precious metals whose value has risen with the use of catalytic converters and the growth in popularity of platinum jewelry.

**Antitheft Devices:** Consumers spend hundreds of millions of dollars on vehicle security devices. Electronic tracking devices such as LoJack use a hidden transmitter to allow police to track the vehicle. (LoJack, which operates in 26 states and the District of Columbia claims a better-than 90 percent recovery rate.) These tracking devices not only help police find individual stolen vehicles but lead them to chop shops, thwart the export of stolen motor vehicles and lead to the recovery of expensive building construction vehicles as well as passenger cars. Some insurers offer their policyholders a LoJack tracking system at a discounted price along with premium discounts.

**Insurer Discounts:** According to the National Association of Insurance Commissioners, in nine states (Florida, Illinois, Kentucky, Louisiana, Massachusetts, Minnesota, New Mexico, Pennsylvania and Rhode Island) regulations require insurers to provide car owners with discounts on the base rates for comprehensive insurance for antitheft devices. In four other states insurers may offer these discounts or are encouraged to offer them. The amount of the discount varies but is typically 15 to 20 percent for passive devices, which are automatically activated when the vehicle is locked. Massachusetts residents are eligible for a minimum 25 percent discount if they have both an antitheft device and an auto recovery system, and some combinations of devices can result in a 36 percent discount. Insurance companies in states that do not mandate discounts, such as Georgia, New Jersey, New York and Washington, encourage car owners to install antitheft devices by voluntarily providing discounts.

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- [5] <http://www.iii.org/table-archive/20900>
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