

## Auto Theft

NOVEMBER 2016

### UP FRONT

- **707,758 motor vehicles were reported stolen in the United States in 2015, up 3.1 percent from 2014, according to the FBI.**
- **A motor vehicle was stolen in the United States every 45 seconds in 2015.**
- **Eight of the top 10 cities with the highest rate of vehicle theft in 2015 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 (FBI), the number of U.S. motor vehicle thefts rose 3.1 percent from 2014 to 2015, following a 1.9 percent drop in 2014 from 2013. In 2015 the value of stolen motor vehicles was more than \$4.9 billion. The average value of a motor vehicle reported stolen in 2015 was \$7,001. The nationwide rate of motor vehicle thefts was 220.2 per 100,000 people.

Vehicle thefts have been trending downward in the 23 years since they peaked at 1,661,738 in 1991, falling 58 percent to 699,594 in 2013, according to a 2014 [report](#) [1] from the National Insurance Crime Bureau (NICB). As a result, 56 percent of Americans rarely or never worry that their car will be stolen, according to a 2014 [Gallop poll](#) [2]. The NICB credits law enforcement efforts, along with the creation of specific anti-theft programs (see [Other Measures To Combat Auto Theft](#) below), technology and insurance company-supported organizations such as the NICB for contributing to the theft reduction.

Despite the reduction in vehicle thefts over the past two decades, industry observers caution that thieves

constantly devise new and sophisticated means of stealing autos. Tactics include acquiring smart keys, which eliminated hot-wiring to steal cars; switching vehicle identification numbers; and using stolen identities to secure loans for expensive vehicles.

## KEY STATISTICS

- **2015 Theft Statistics:** According to the FBI's Uniform Crime Reports, a motor vehicle was stolen in the United States every 45 seconds. The odds of a vehicle being stolen were one in 379 in 2014 (latest data available, based on total 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 rose 3.1 percent from 2014 to 2015, according to the FBI's Uniform Crime Reports. In 2015, 707,758 motor vehicles were reported stolen.
- In 2015 by region, the West accounted for the largest share of thefts?39.9 percent, followed by the South, with 35.3 percent. The Midwest accounted for 16.7 percent of thefts and the Northeast for 8.0 percent.
- Nationwide, the 2015 motor vehicle theft rate per 100,000 people was 220.2, up 2.2 percent from 215.4 in 2014. The highest rate was reported in the West, 371.5, up 8.2 percent from 343.2 in 2014. The rate of motor vehicles stolen was 206.4 in the South, down 0.4 percent from 2014; 174.1 in the Midwest, down 4.8 percent; and 101.1 in the Northeast, down 3.2 percent.
- In 2015 only 13.1 percent of motor vehicle thefts were cleared, either by arrests or by exceptional means, compared with 20.4 percent for arson and 19.4 percent for all property crimes.
- Autos accounted for 74.7 percent of all motor vehicles stolen in 2015, trucks and buses accounted for 14.8 percent and other vehicles for 10.5 percent.
- **Insurance Premiums:** The average comprehensive insurance premium in the U.S. rose 3.5 percent to \$138.82 in 2013 from \$134.19 in 2012 (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](#) [3] (NICB) study released in June 2016, the Modesto, CA metropolitan statistical area (MSA) had the highest rate per 100,000 inhabitants for vehicle thefts in the nation in 2015. Eight of the top 10 U.S. Metropolitan Statistical Areas for motor vehicle theft were in California in 2015. One was in New Mexico and one was in Colorado.

## Top 10 U.S. Metropolitan Statistical Areas By Motor Vehicle Theft Rate, 2015

Rank	Metropolitan Statistical Area (1)	Vehicles stolen	Rate (2)
1	Modesto, CA	4,072	756.33
2	Albuquerque, NM	6,657	733.71
3	Bakersfield, CA	6,000	680.14
4	Salinas, CA	2,934	676.20
5	San Francisco-Oakland-Hayward, CA	30,554	656.21
6	Stockton-Lodi, CA	4,656	641.23
7	Pueblo, CO	983	600.89
8	Merced, CA	1,605	597.87
9	Riverside-San Bernardino-Ontario, CA	25,001	556.92
10	Vallejo-Fairfield, CA	2,352	539.34

(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 2015 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 2015, with 52,244 thefts among all model years of this car. The Honda Civic ranked second, with 49,430 thefts. The NICB notes that older Honda Accords and Civics account for most of these thefts. Newer Hondas are stolen less frequently, due to improved anti-theft technology, but the number of newer models stolen shows that criminals can still steal them through hacking and other means.
- Among 2015 model year vehicles, the Nissan Altima was the most frequently stolen vehicle in calendar year 2015, with 1,104 thefts, followed by the Chrysler 200 with 1,069 thefts.
- The following chart shows the most frequently stolen vehicles in the nation during calendar year 2015 along with the top 10 model year 2015 vehicles that were most frequently stolen.

## Top 10 Most Frequently Stolen Vehicles, 2015

All model years (1)			2015 model year vehicles only		
Rank	Model	Thefts	Rank	Model	Thefts
1	Honda Accord	52,2441	1	Nissan Altima	17,811
2	Honda Civic	49,4302	2	Chrysler 200	17,711
3	Ford Pickup (Full size)	29,3963	3	Toyota Camry	17,611
4	Chevrolet Pickup (Full size)	27,7714	4	Toyota Corolla	17,511
5	Toyota Camry	15,4465	5	GMC Sierra	17,411
6	Dodge Pickup (Full size)	11,2126	6	Dodge Charger	17,311
7	Toyota Corolla	10,5477	7	Hyundai Sonata	17,211
8	Nissan Altima	10,3748	8	Chevrolet Malibu	17,111
9	Dodge Caravan	9,7989	9	Chevrolet Impala	17,011
10	Chevrolet Impala	9,22510	10	Chevrolet Cruze	16,911

(1) Includes all model years for each vehicle.

Source: National Insurance Crime Bureau.

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

## Top 10 States With The Most And The Fewest Number Of Motor Vehicle Thefts, 2015

Most motor vehicle thefts			Fewest motor vehicle thefts		
Rank	State	Vehicles stolen	Rank	State	Vehicles stolen
1	California	170,9931	1	Vermont	178
2	Texas	67,4852	2	Wyoming	592
3	Florida	40,6613	3	Maine	814
4	Washington	26,8674	4	New Hampshire	891
5	Georgia	26,4825	5	Delaware	1,181
6	Illinois	17,6526	6	South Dakota	1,188
7	Ohio	17,2297	7	Rhode Island	1,389
8	Missouri	16,9998	8	North Dakota	1,583
9	Arizona	16,7859	9	Idaho	1,871
10	Colorado	16,00010	10	Alaska	2,046

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

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## Motor Vehicle Theft In The United States, 2006-2015

Year	Vehicles stolen	Percent change
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	723,186	0.9
2013	700,288	-3.2
2014	686,803	-1.9
2015	707,758	3.1

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) [reported](#) [8] that motorcycle thefts rose 6 percent in 2015 to 45,555 from 42,856 a year earlier, based on data from the National Crime Information Center of the FBI. However, motorcycle thefts are down 32 percent from 2006 when they totaled 66,774, according to the NICB.
- The NICB's report also details the seasonal nature of motorcycle thefts. More motorcycles are stolen during warm months?July and August had the most motorcycle thefts in 2015 while January and February had the fewest. The top five makes stolen in 2015, 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 2015, followed by Florida and Texas. By city, New York, New York, had the most thefts, followed by Las Vegas, Nevada, and San Francisco, California.

TOP FIVE MOTORCYCLE MAKES STOLEN, 2015	TOP FIVE STATES IN MOTORCYCLE THEFTS, 2015	TOP FIVE CITIES IN MOTORCYCLE THEFTS, 2015
1. American Honda Motor Co., Inc. 8,674	1 California 7,221	1. New York
2. Yamaha Motor Corporation 7,214	2. Florida 4,758	2. Las Vegas
3. American Suzuki Motor Corporation 6,065	3. Texas 3,403	3. San Francisco
4. Kawasaki Motors Corp., USA 4,920	4. South Carolina 2,160	4. San Diego
5. Harley-Davidson Inc. 4,416	5. New York 1,902	5. Miami, FL

- The recovery rate of 2015 motorcycle thefts was 39 percent. The number of motorcycles recovered rose 11 percent from 2014 to 2015.
- Sport-Utility Vehicle (SUV) and Crossover-Utility Vehicle (CUV) Theft:** The NICB [reported](#) [9] 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 Anti-theft 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. The [program](#) <sup>[10]</sup> operates under the auspices of the U.S. Department of Justice and is administered by the American Association of Motor Vehicle Administrators. By January 2016, 96 percent of the U.S. vehicle population was represented in the system (based on 2012 Federal Highway Administration data), and 38 states were reporting data to the system.

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. By the end of 2014, 14 states had created Automobile Theft Prevention Authorities (ATPAs), mostly funded by surcharges on auto insurance policies. Michigan pioneered the ATPA concept in 1986, allocating \$1 from each auto insurance policy to combating auto theft. Michigan's program, called Help Eliminate Auto Theft (HEAT) includes a hotline for residents to report thefts and chop shop operations. From 1985 to 2010 information forwarded to HEAT 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. 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.

**Component Theft:** More than 75,000 airbags are stolen every year, according to estimates by the Insurance Information Institute. The National Insurance Crime Bureau (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.

According to the NICB, from 2008 through 2015 there were 25,394 catalytic converter thefts in <sup>[11]</sup> the United States. There were 3,986 thefts of catalytic converters at the end of 2015, an increase of 23 percent from 3,246 in 2008. The NICB reviewed insurance claims data to compile the numbers. Since these numbers reflect insured thefts only, the actual number of all catalytic converter thefts is likely to be much higher. Catalytic converters contain a small amount of one of three precious metals: platinum, palladium, or rhodium. The presence of those metals is what drives catalytic converter thefts due to their high recycling value.

**Anti-theft 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 anti-theft 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 anti-theft 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 anti-theft devices by voluntarily providing discounts.

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- [3] <https://www.nicb.org/>
- [4] <http://www.iii.org/table-archive/21322>
- [5] <http://www.iii.org/table-archive/215580>
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