



High-theft vehicles revisited

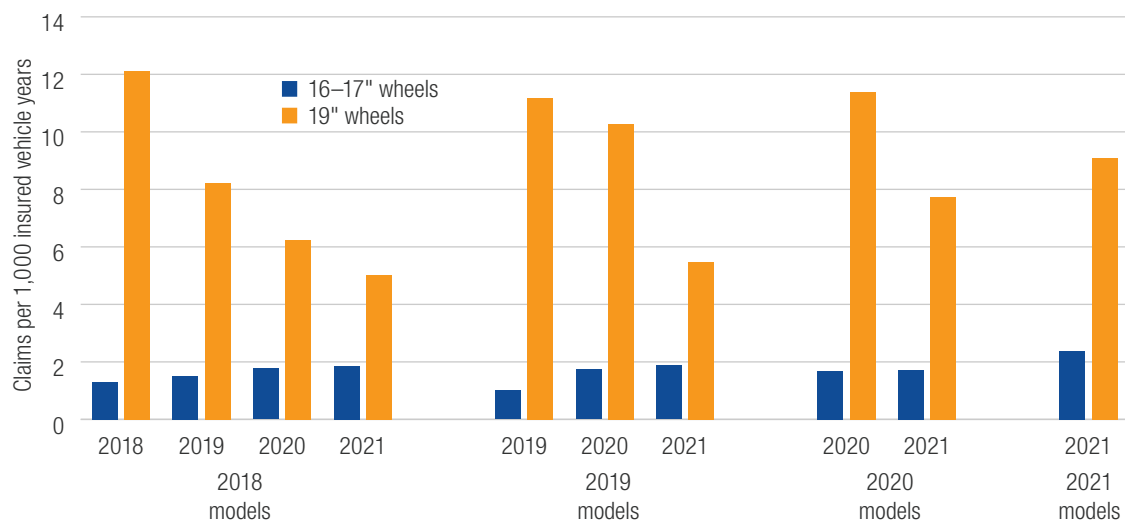
► Summary

Vehicle series with a history of normal theft losses can experience a sudden spike in theft claim frequency due to a suddenly more sought-after vehicle part or new knowledge about its antitheft systems. These theft spikes are frequently concentrated in one geographic region but may spread to other regions over time. Earlier Highway Loss Data Institute (HLDI) studies have focused on some of these high-theft vehicles. This study examines the subsequent calendar and/or model years after the original analyses to determine if the high theft losses have continued or lessened over time.

The figure below shows the theft claim frequencies of 2018–21 Honda Accord four-door models by wheel size and calendar year. Two earlier HLDI studies found higher theft claim frequencies and overall losses in Accord models with larger wheels than the base 16- to 17-inch wheels (HLDI, 2016,2017). This pattern of higher claim frequencies for models with 19-inch wheels has continued for the 2018–21 Honda Accords. The difference in claim frequencies between the wheel sizes was largest when the vehicles were new. For 2018 models, claim frequencies were over 9 times higher in calendar year 2018 and gradually diminished over time to just under 3 times higher in calendar year 2021. This is likely due to the tires losing their value as they become worn with age.

Other analyses found that 2015–19 Hyundai and Kia vehicle series without standard passive-immobilizer antitheft devices continue to have high theft claim frequencies and overall losses. These vehicles lagged behind those of other manufacturers in adding immobilizers as standard equipment. The relative ease in stealing the vehicles has led to an increase in theft claim frequency beginning in 2020 which has accelerated in 2021. Catalytic converter thefts from 2004–09 Toyota Prius models also continued to be high.

2018–21 Honda Accord four-door theft claim frequency by wheel size and calendar year



► Introduction

In a 2016 HLDI study, higher theft claim frequencies and overall losses were found for Honda Accord four-door models with 18-inch wheels compared with models with 16- to 17-inch wheels. When 19-inch wheels were added for the 2016 Sport and Touring models, the differences increased with claim frequencies more than 7 times higher for the Sport model than the LX model (HLDI, 2017). The larger 19-inch wheels continue to be available through the 2022 model year Sport, Sport Special Edition, and Touring models. A unique design is on the wheels of the Sport variants.

Thefts of catalytic converters are not new but have increased dramatically since 2019 with the rise in precious metal prices. Due to its high amounts of precious metals, catalytic converters on 2004–09 Toyota Priuses are a favorite among thieves; a 2021 HLDI study found that theft overall losses were 18 times higher in calendar year 2020 than in 2018 (HLDI, 2021b).

Hyundai and Kia have lagged other manufactures in installing standard passive-immobilizer antitheft devices. For 2015 models, passive immobilizers were standard equipment on only 26 percent of Hyundai and Kia vehicle series, compared with 96 percent of vehicle series for all other manufacturers combined. This lack of an immobilizer has contributed to an increase in thefts of some Hyundai and Kia vehicle series; theft claim frequencies for the first six months of 2021 were twice as high as those in 2019 (HLDI, 2021a).

► Methods

Theft losses are reported under comprehensive coverage. Theft claims include thefts of entire vehicles that are subsequently recovered, thefts of entire vehicles that are not recovered, thefts of vehicle components (e.g., airbags and wheels), and thefts of vehicle contents (e.g., navigation systems and tools). The coverage and loss data were assigned to counties based on the ZIP code in which vehicles are normally garaged. The actual location where the theft occurred may be different. ZIP codes were mapped to counties based on data from the United States Postal Service.

► Results

Figure 1 shows the theft claim frequencies of 2016–21 Honda Accord four-door models by model year and wheel size. Higher theft claim frequencies continue to be a problem for Accord models with 19-inch wheels. For 2021 models, claim frequencies were almost 4 times higher for models with 19-inch wheels than those with the base-size wheel. Although the high theft claim frequency of models with 19-inch wheels has persisted across model years, claim frequencies do decline as the vehicles age (**Figure 2**). The theft claim frequency of 2016 Honda Accords with 19-inch wheels was 16.5 claims per 1,000 insured vehicle years in calendar year 2016 but gradually declined to 2.5 for calendar year 2021, an 85 percent drop. Similar decreases were seen in other model years.

Figure 1: Honda Accord four-door theft claim frequency by model year and wheel size

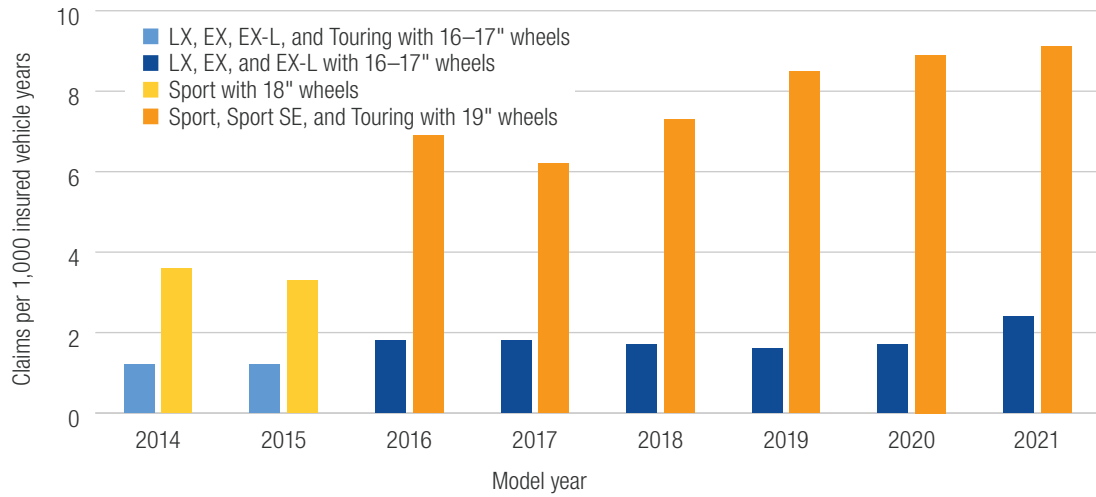


Figure 2: Theft claim frequency for 2016–21 Honda Accord four-door models with 19-inch wheels by calendar year

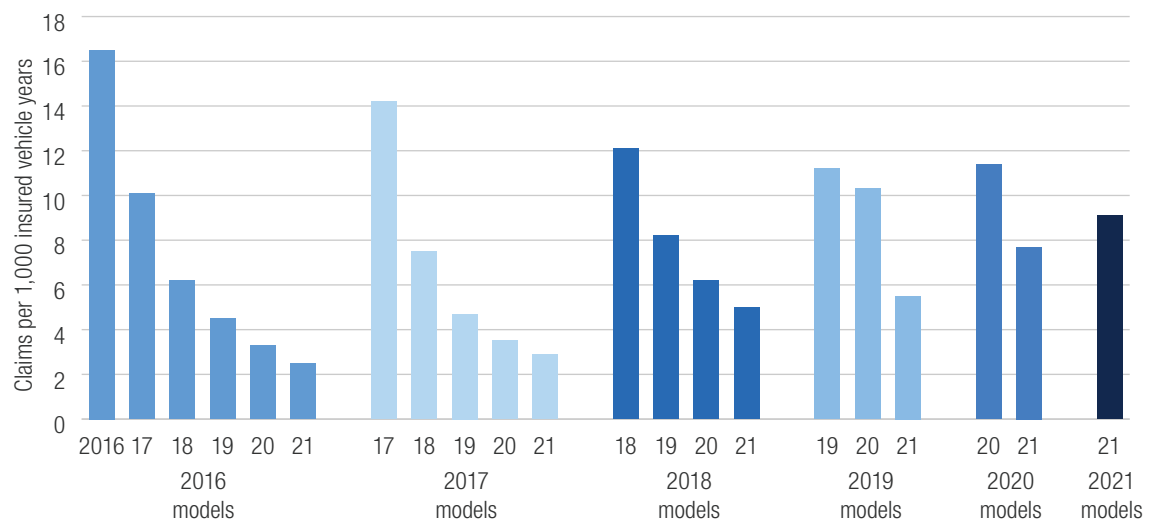


Figure 3 shows the theft claim frequencies of 2019–21 Honda Accords by wheel size for selected states. Claim frequencies were higher for the models with 19-inch wheels in all states, but much more pronounced in New York with a claim frequency of 25.8 claims per 1,000 insured vehicle years compared with 6.2 in California and Texas. The higher losses in New York are consistent with the results from the 2017 HLDI study.

Figure 3: 2019–21 Honda Accord four-door theft claim frequency by wheel size for selected states

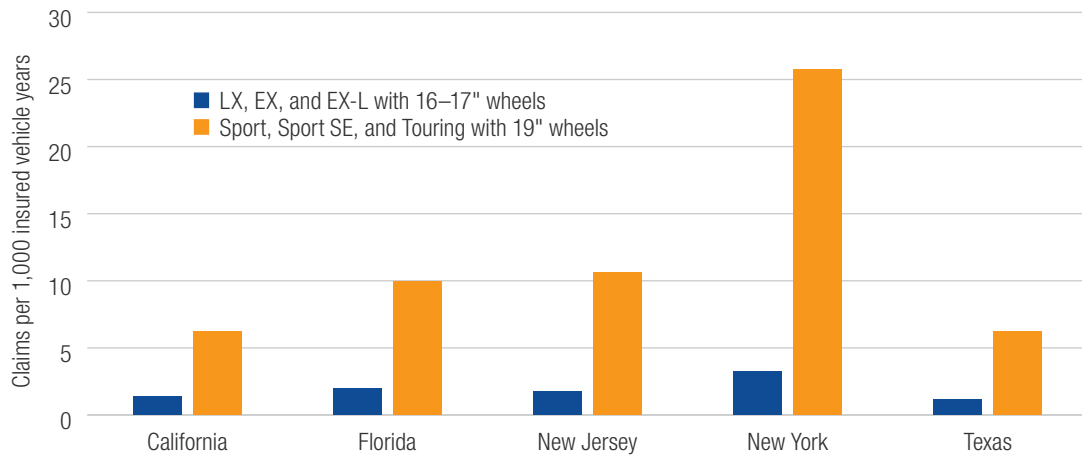


Figure 4 shows the theft claim frequencies of 2004–09 Toyota Priuses by month in calendar years 2018–21. In 2018 before the jump in precious metal prices, claim frequencies for the Prius were around 2–3 claims per 1,000 insured vehicle years. The claim frequencies rapidly increased during 2019 and 2020, peaking at 114.8 in January 2021. Claim frequencies dropped slightly to 81.5 in December 2021. The increase in Prius claim frequencies was not uniform across states, with many western states experiencing dramatic gains (**Figure 5**). In calendar year 2021, California had a claim frequency of 183.1 claims per 1,000 insured vehicle years compared with 11.9 for Florida.

Figure 4: 2004–09 Toyota Prius theft claim frequency by month

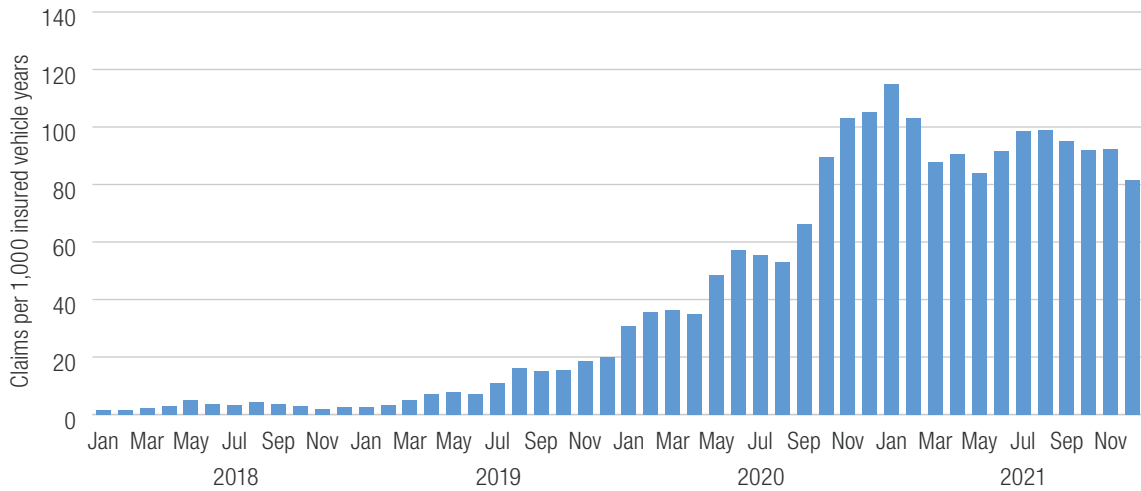


Figure 5: 2004–09 Toyota Prius theft claim frequency by calendar period for selected states

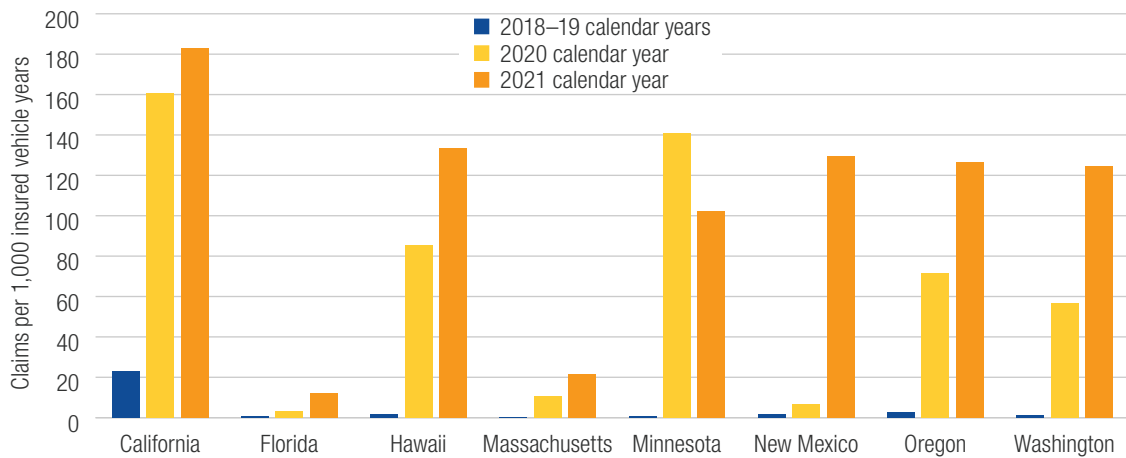
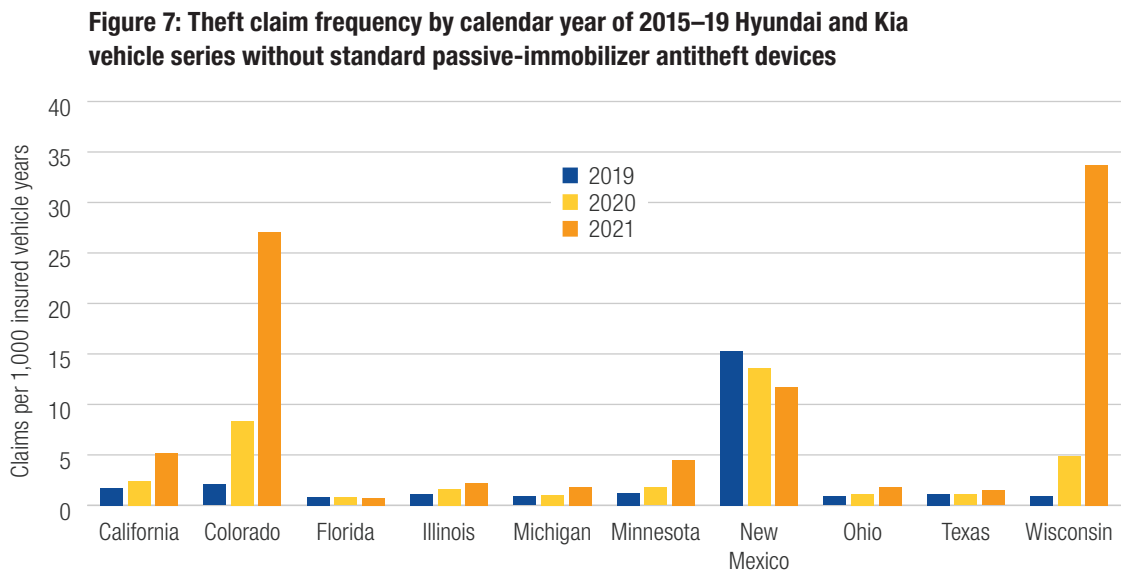
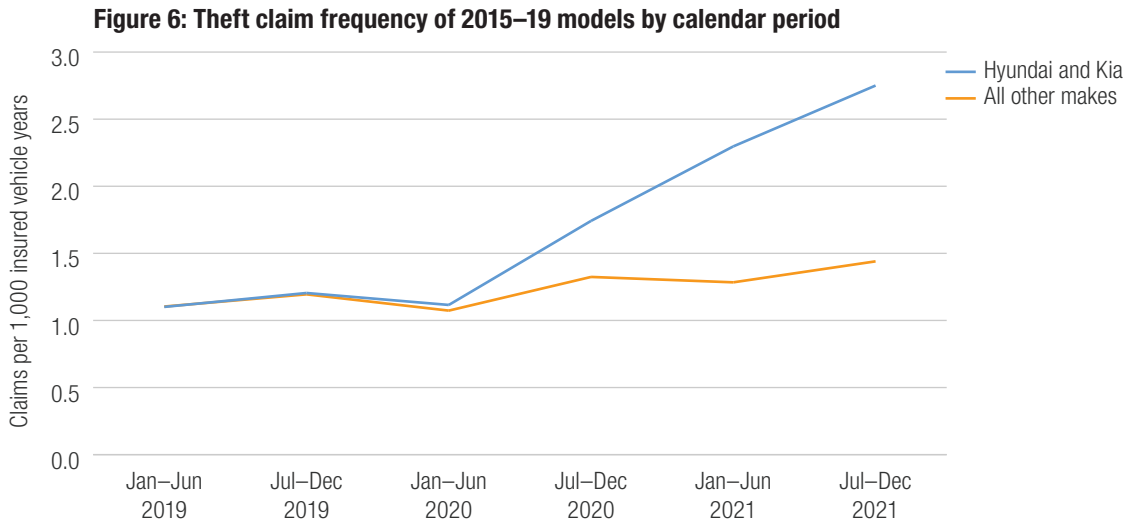


Figure 6 shows the theft claim frequencies of 2015–19 Hyundai and Kia models compared with all other manufacturers over 6-month periods in calendar years 2019–21. The two vehicle groups had similar claim frequencies during the first and second halves of 2019. Beginning in the first half of 2020, Hyundai and Kia vehicles as a group had slightly higher claim frequencies than all other manufacturers combined. This difference quickly expanded with the claim frequency of Hyundai and Kia vehicles as a group almost twice as high as all other manufacturers combined by the second half of 2021. Most states saw increases in Hyundai and Kia theft claim frequencies during 2020 and 2021, but the increase was most dramatic in Colorado and Wisconsin (**Figure 7**).



► Discussion

Theft claim frequencies and overall losses continue to be high for Honda Accord models with 19-inch wheels, 2004–09 Toyota Prius models, and 2015–19 Hyundai and Kia models without standard immobilizer antitheft devices. The reasons for their high theft losses include desirable wheels, catalytic converters containing high amounts of precious metals that are easy to steal, and the lack of an immobilizer. The theft of Honda Accord models with 19-inch wheels was found to decline as the vehicles aged, likely due to worn tires being less desirable. HLDI will continue to monitor these and other high theft vehicles.

References

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