



# Hyundai and Kia theft and vandalism losses

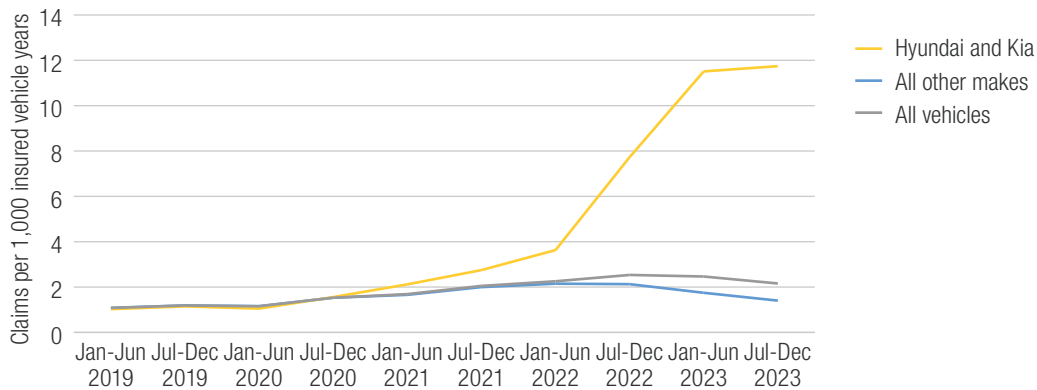
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## ► Summary

Since 2021, theft claim frequency for Hyundai and Kia vehicles has increased at a rate significantly higher than that for vehicles from other manufacturers. The rise in theft frequency for Hyundai and Kia vehicles is atypical in that many of the affected series are older. A lack of standard passive immobilizers and the dissemination of instructional vehicle theft videos on social media have helped fuel this trend. Vandalism claim frequency is also increasing for these vehicles.

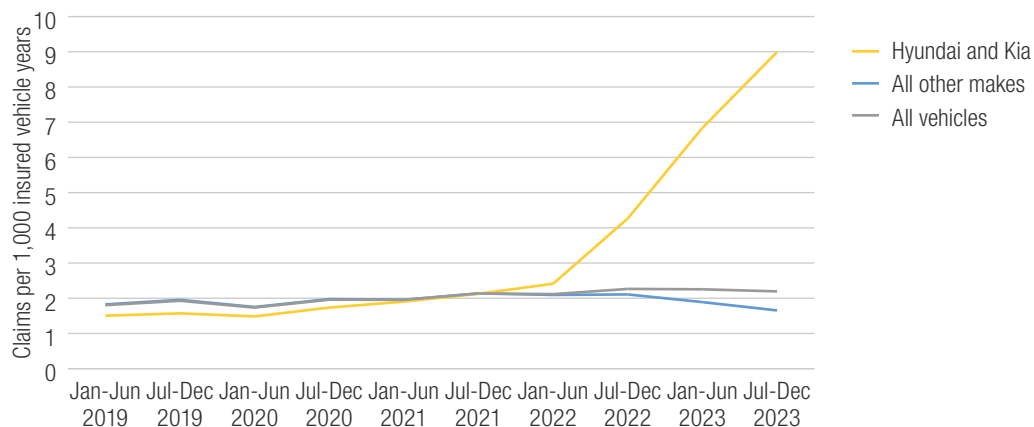
The current study updates previous reports with six additional months of data from July–December 2023. Theft claim frequency for 2003–23 Hyundai and Kia models in the second half of 2023 was more than 11 times as high as in the first half of 2020. Theft deterrent software was made available to owners of some Hyundai and Kia vehicles starting in February 2023, which may have helped slow the increase in thefts. However, the theft claim frequency of Hyundai and Kia vehicles during July–December 2023 was still over 8 times as high as that of other vehicles. The theft claim frequency for Hyundai and Kia vehicles was 11.7 claims per 1,000 insured vehicle years in the second half of 2023, compared with 1.4 for all other makes combined.

**Theft claim frequency by calendar period for model years 2003–23**



Gaining access to locked vehicles often results in damage. A rise in unsuccessful theft attempts could be expected to result in an increase in vandalism claims. Vandalism claim frequency for Hyundai–Kia vehicles in the second half of 2023 was 6 times as high as what it was in the first half of 2020 and more than 5 times as high as the July–December 2023 claim frequency for other makes. Spikes in vandalism claims were seen in the same states that had spikes in theft claims.

**Vandalism claim frequency by calendar period for model years 2003–23**



## ► Introduction

Hyundai and Kia have lagged behind other manufacturers in installing passive immobilizer antitheft devices as standard equipment on their vehicles. Passive immobilizers were standard equipment on only 26% of 2015 Hyundai and Kia vehicle series, compared with 96% of vehicle series for all other manufacturers combined (HLDI, 2021). The lack of immobilizers has made many Hyundai and Kia vehicles easier targets for thieves, leading to a rise in theft claim frequencies for these models.

The Highway Loss Data Institute (HLDI) first reported on the increase in Hyundai and Kia theft claim frequencies for models without standard passive immobilizers in December 2021 (HLDI, 2021). In December 2022, HLDI conducted an analysis of models with and without standard passive immobilizers (HLDI, 2022). The two bulletins also studied theft trends for Hyundai–Kia and other makes for model years 2015–19 by calendar period. In April 2023, HLDI expanded previous reports by adding a wider range of model years, extending the scope to all states, and examining vandalism claims (HLDI, 2023a). Most recently, HLDI updated the report by adding data from January to June 2023 (HLDI, 2023b–c).

This bulletin updates the prior analysis with an additional six months of data, from July–December 2023, and examines theft and vandalism trends among Hyundai–Kia and other makes by calendar period, model year, and state.

## ► Method

Automobile insurance covers damage to vehicles and property from crashes and other events, as well as injuries to people involved in crashes. The current study is based on comprehensive coverage, which insures against theft and physical damage to the insured vehicle that occurs for reasons other than crashes. Vehicle theft and vandalism losses are paid under comprehensive coverage.

Of the 35 companies that currently report comprehensive coverage to HLDI, 34 provide information on theft, representing nearly 100% of vehicle exposure in the HLDI database. Thirty-two companies provide information on vandalism, representing 93% of vehicle exposure in the HLDI database.

### Insurance measures

Claim frequency is defined as the number of claims for a group of vehicles divided by the exposure for that group, expressed as claims per 1,000 insured vehicle years. Exposure is the length of time a vehicle is insured under a given coverage type and is measured in insured vehicle years. One insured vehicle year is one vehicle insured for 1 year, two vehicles insured for 6 months, and so forth. Claim severity is the total of all loss payments made for the claims divided by the number of claims paid. Claim severity is measured in dollars paid to settle a claim. Overall losses are the product of claim frequency and claim severity, expressed as dollars per insured vehicle year. This is an insurance measure and represents the average annual dollars spent to settle claims.

### Subject vehicles

This study covers model years 2003–23 and analyzes data from January 2019 to December 2023. The model year range was selected because a minimum of 20,000 insured vehicle years was available for each model year in each of the studied calendar years. This was done to ensure the credibility of the results. Despite meeting the exposure criteria, model year 2024 was excluded from this study because 2024 Hyundai–Kia vehicles are equipped with immobilizers.

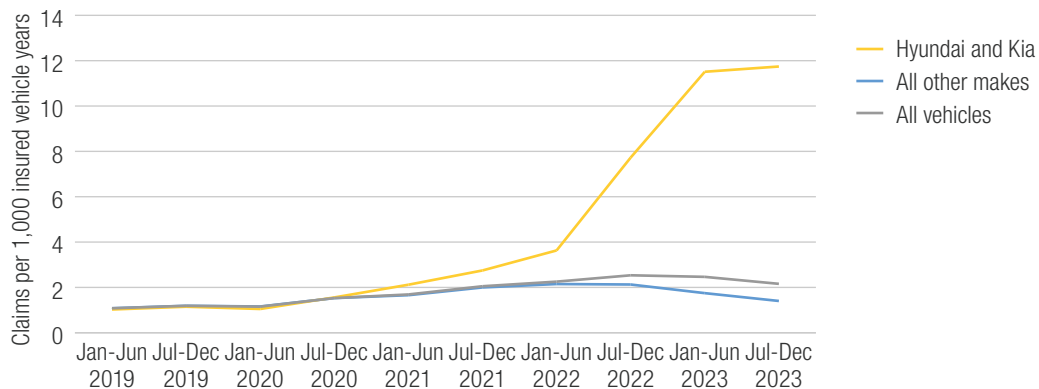
## ► Results

### Theft losses

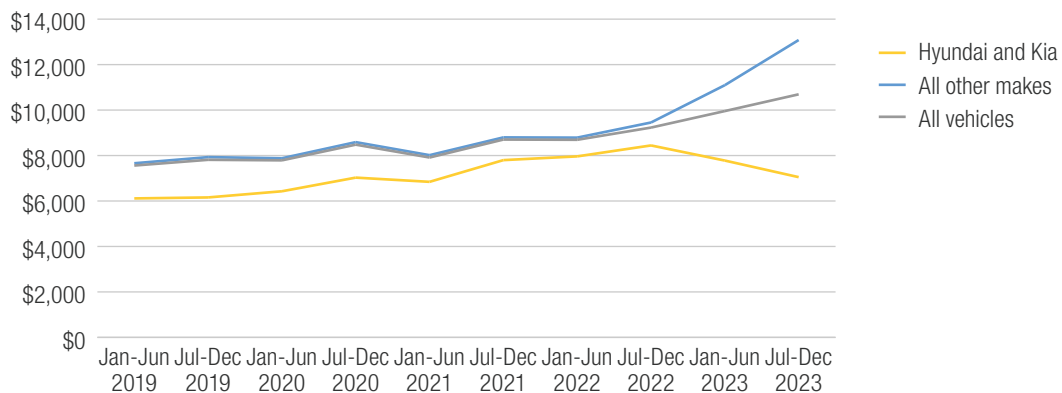
Figures 1–3 and Table 1 show theft claim frequency, claim severity, and overall losses by calendar period for Hyundai–Kia vehicles and other makes for model years 2003–23. The claim frequencies of the two groups were nearly identical through mid-2020. The trends begin to diverge in the second half of 2020, when Hyundai–Kia claim frequency was slightly higher than that of all other makes. The difference continued to grow from 2021 to 2023. In January–June 2021, the average theft claim frequency of Hyundai–Kia vehicles was 28% higher than that of all other makes, rising to nearly twice as high in January–June 2022 and more than 6 times as high during January–June 2023. The steep increase in theft claim frequency for Hyundai and Kia vehicles slowed in July–December 2023 while theft claim frequency for all other makes declined. As a consequence, in the second half of 2023, theft claim frequency for Hyundai–Kia was more than 8 times as high as for all other makes.

Since 2022, thefts of Hyundai–Kia vehicles have contributed to an increase in the all-vehicle theft claim frequency to 2.2 claims per 1,000 insured vehicle years in the second half of 2023. When Hyundai and Kia are excluded, theft claim frequency drops to 1.4. In 2022, there was little variation in claim severity between Hyundai–Kia vehicles and all other makes. However, starting in 2023, the theft claim severity for Hyundai–Kia vehicles began to decrease. By the second half of 2023, the theft claim severity for Hyundai–Kia vehicles was 46% lower than for all other makes (Figure 2). Overall losses followed a pattern similar to that of claim frequency until the second half of 2023, when theft overall losses for Hyundai–Kia vehicles started to decline. However, they remained more than 4 times as high as other makes (Figure 3). Table 1 includes the theft claim frequency, severity, and overall loss ratios for Hyundai–Kia vehicles relative to all other makes by calendar period.

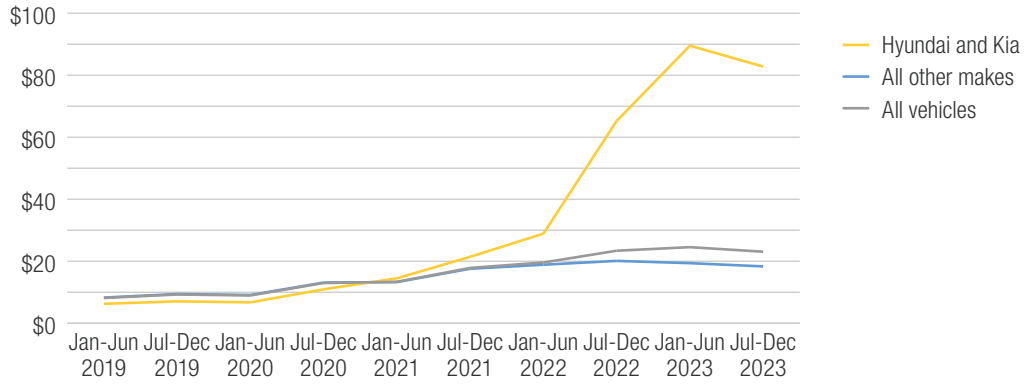
**Figure 1: Theft claim frequency by calendar period for model years 2003–23**



**Figure 2: Theft claim severity by calendar period for model years 2003–23**



**Figure 3: Theft overall losses by calendar period for model years 2003–23**



**Table 1: Theft losses by calendar period for 2003–23 Hyundai–Kia vehicles and other makes**

Calendar year	Period	Claim frequency			Claim severity			Overall losses		
		All other makes	Hyundai–Kia	Ratio	All other makes	Hyundai–Kia	Ratio	All other makes	Hyundai–Kia	Ratio
2019	Jan–Jun	1.1	1.0	95%	\$7,660	\$6,113	80%	\$8	\$6	76%
2019	Jul–Dec	1.2	1.1	96%	\$7,930	\$6,157	78%	\$9	\$7	75%
2020	Jan–Jun	1.2	1.0	90%	\$7,880	\$6,428	82%	\$9	\$7	74%
2020	Jul–Dec	1.5	1.6	102%	\$8,589	\$7,028	82%	\$13	\$11	83%
2021	Jan–Jun	1.7	2.1	128%	\$8,016	\$6,843	85%	\$13	\$14	109%
2021	Jul–Dec	2.0	2.7	138%	\$8,798	\$7,798	89%	\$18	\$21	122%
2022	Jan–Jun	2.1	3.6	169%	\$8,787	\$7,963	91%	\$19	\$29	153%
2022	Jul–Dec	2.1	7.7	363%	\$9,453	\$8,444	89%	\$20	\$65	324%
2023	Jan–Jun	1.7	11.5	659%	\$11,095	\$7,778	70%	\$19	\$90	462%
2023	Jul–Dec	1.4	11.7	838%	\$13,081	\$7,050	54%	\$18	\$83	451%

**Table 2** summarizes claim frequency, claim severity, and overall losses by model year for Hyundai–Kia vehicles and all other makes from January 2019 to December 2023. Hyundai–Kia vehicles have higher theft claim frequencies than all other makes for all model years after 2005. The theft claim frequency for Hyundai–Kia vehicles was over twice that of all other makes for 2011–21 models. However, the theft claim frequency for 2022–23 Hyundai–Kia models was lower than for earlier models, and the gap between Hyundai–Kia and other makes decreased (35% higher for 2022; 19% higher for 2023). Claim severity for Hyundai–Kia models was lower than those of all other vehicles. Overall losses followed a pattern similar to that of claim frequency.

<b>Table 2: Theft losses by model year for 2003–23 Hyundai–Kia vehicles and other makes, calendar period January 2019–December 2023</b>									
<b>Model year</b>	<b>Claim frequency</b>			<b>Claim severity</b>			<b>Overall losses</b>		
	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>
2003	2.6	2.0	78%	\$4,280	\$1,901	44%	\$11	\$4	35%
2004	2.6	2.3	87%	\$4,410	\$2,052	47%	\$12	\$5	40%
2005	2.6	3.3	124%	\$4,583	\$1,927	42%	\$12	\$6	52%
2006	2.6	2.8	110%	\$4,760	\$2,025	43%	\$12	\$6	47%
2007	2.6	2.6	102%	\$4,425	\$2,249	51%	\$12	\$6	52%
2008	2.3	2.4	104%	\$4,294	\$2,304	54%	\$10	\$6	56%
2009	1.9	2.2	120%	\$4,514	\$2,624	58%	\$8	\$6	69%
2010	1.4	2.1	143%	\$5,469	\$3,176	58%	\$8	\$7	83%
2011	1.3	3.8	281%	\$6,341	\$4,740	75%	\$9	\$18	210%
2012	1.3	3.8	292%	\$6,768	\$5,165	76%	\$9	\$20	223%
2013	1.3	4.7	360%	\$7,372	\$5,836	79%	\$10	\$28	285%
2014	1.3	4.5	350%	\$8,733	\$6,521	75%	\$11	\$29	261%
2015	1.3	5.6	419%	\$9,651	\$7,534	78%	\$13	\$42	327%
2016	1.3	5.4	407%	\$11,364	\$7,757	68%	\$15	\$42	277%
2017	1.4	5.6	412%	\$12,650	\$8,461	67%	\$17	\$47	276%
2018	1.5	6.0	415%	\$14,006	\$8,913	64%	\$20	\$54	264%
2019	1.4	6.2	439%	\$13,546	\$9,515	70%	\$19	\$59	309%
2020	1.6	5.5	342%	\$15,820	\$9,650	61%	\$25	\$53	209%
2021	1.7	4.7	274%	\$18,847	\$9,852	52%	\$32	\$46	143%
2022	1.6	2.2	135%	\$20,786	\$9,139	44%	\$33	\$20	60%
2023	1.2	1.4	119%	\$23,876	\$7,017	29%	\$28	\$10	35%

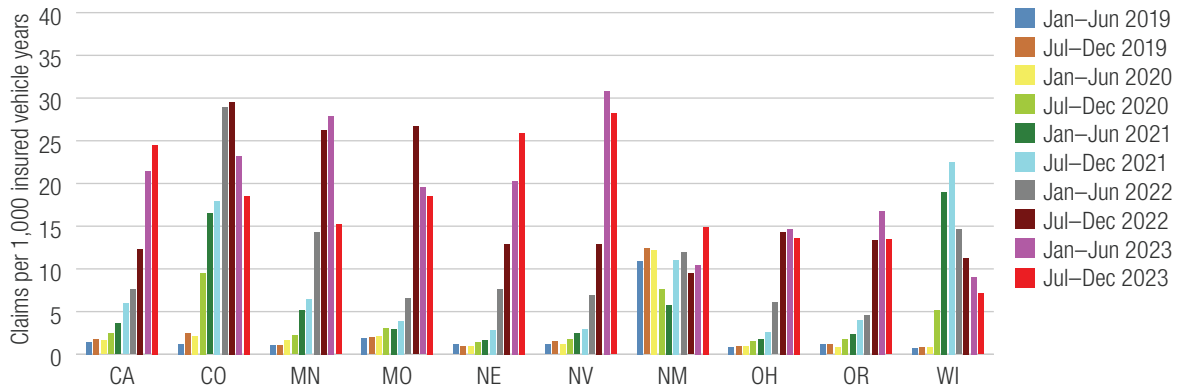
**Table 3** presents theft claim frequency ratios for Hyundai–Kia vehicles relative to all other makes by model year and calendar year. For example, in 2023, the theft claim frequency was 17.3 claims per 1,000 insured vehicle years for 2019 Hyundai–Kia vehicles and 1.4 for all other 2019 model year makes, so the theft claim frequency ratio is 1,232% (i.e., 17.3/1.4). This means that the theft claim frequency for Hyundai–Kia vehicles is 12.32 times as high as that of all other 2019 model year vehicles. The color-coding scheme in the table represents different ratio ranges: Green represents ratios under 100%; yellow, 100% to 200%; orange, 200% to 300%; red, 300% to 450%; and dark red, over 450%. The theft claim frequency of Hyundai–Kia vehicles has increased over time compared with all other makes, and this problem has expanded to include more model years. The highest ratios are found in vehicles from model years 2011 to 2021 in calendar year 2023, when theft claim frequencies for those Hyundai–Kia vehicles were anywhere from 4.89 to 13.04 times as high as for all other makes.

Table 3: Theft claim frequency ratio by model year and calendar year, Hyundai and Kia vs. other makes					
Model year	Calendar year 2019	Calendar year 2020	Calendar year 2021	Calendar year 2022	Calendar year 2023
2003	51%	58%	87%	111%	90%
2004	66%	50%	81%	126%	133%
2005	74%	40%	133%	200%	173%
2006	65%	64%	111%	161%	141%
2007	70%	51%	100%	142%	146%
2008	68%	49%	101%	140%	175%
2009	87%	57%	98%	170%	203%
2010	88%	79%	117%	155%	284%
2011	107%	116%	162%	283%	814%
2012	106%	113%	171%	301%	798%
2013	108%	126%	176%	363%	1,036%
2014	116%	121%	168%	344%	1,057%
2015	123%	139%	216%	437%	1,179%
2016	103%	125%	182%	415%	1,304%
2017	99%	114%	185%	433%	1,267%
2018	91%	114%	170%	434%	1,276%
2019	79%	106%	171%	410%	1,232%
2020	79%	84%	123%	280%	775%
2021		90%	106%	201%	489%
2022			112%	107%	162%
2023				114%	119%

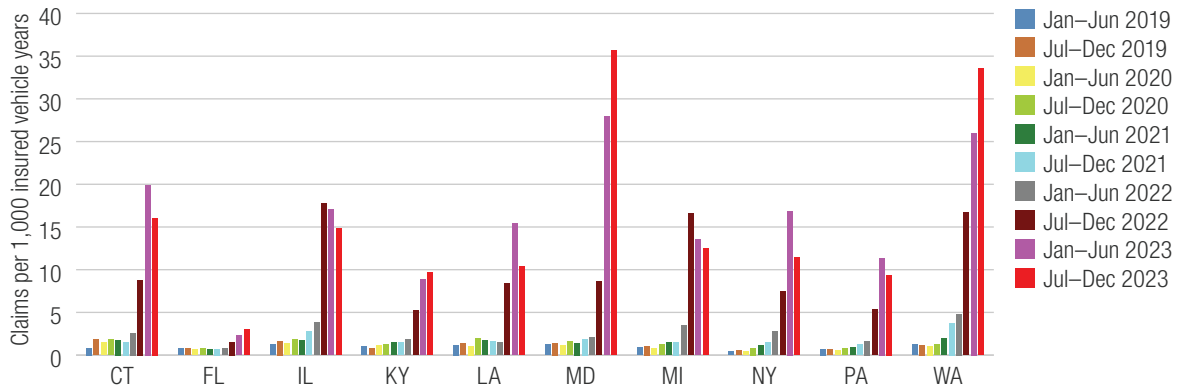
**Figure 4** shows states with early Hyundai and Kia theft claim frequency spikes for model years 2003–23. These states saw an increase in theft claim frequency as early as 2020. The first large increases came in Colorado and Wisconsin. Theft claim frequency in Colorado increased from 2 claims per 1,000 insured vehicle years in the first half of 2020 to 30 claims per 1,000 insured vehicle years in the second half of 2022. Theft claim frequency in Colorado declined during 2023 but remained relatively high. Wisconsin theft claim frequency has been declining since a peak of 23 claims per 1,000 years during July–December 2021 and was down to 7 claims per 1,000 insured vehicle years during July–December 2023. Other states also showed increases in Hyundai and Kia theft claim frequency from January–June 2021 to January–June 2023. Theft claim frequency in several states (Minnesota, Missouri, Nevada, Ohio, and Oregon) decreased during July–December 2023, but remained high. Unlike other states, theft claim frequency in New Mexico remained high from 2019 to 2023.

The theft problem has spread to more states in recent years. **Figure 5** shows states with later Hyundai and Kia theft claim frequency spikes for model years 2003–23. The theft claim frequency in these states began to rise in the second half of 2022 and continued into 2023. By December 2023, claims per 1,000 insured vehicle years rose to 10 in Kentucky, 36 in Maryland, and 34 in Washington. Theft claim frequencies in Connecticut, Illinois, Louisiana, Michigan, New York, and Pennsylvania fell during the second half of 2023 but remained high. Theft claim frequency remained almost unchanged from 2019 to the first half of 2022 in Florida, grew somewhat in the second half of 2022 and 2023 but remained low. Other states not included in **Figures 4 and 5** either had no increases over the study time period or had less pronounced increases than those depicted.

**Figure 4: States with early Hyundai and Kia theft claim frequency spikes by calendar period, model years 2003–23**



**Figure 5: States with later Hyundai and Kia theft claim frequency spikes by calendar period, model years 2003–23**

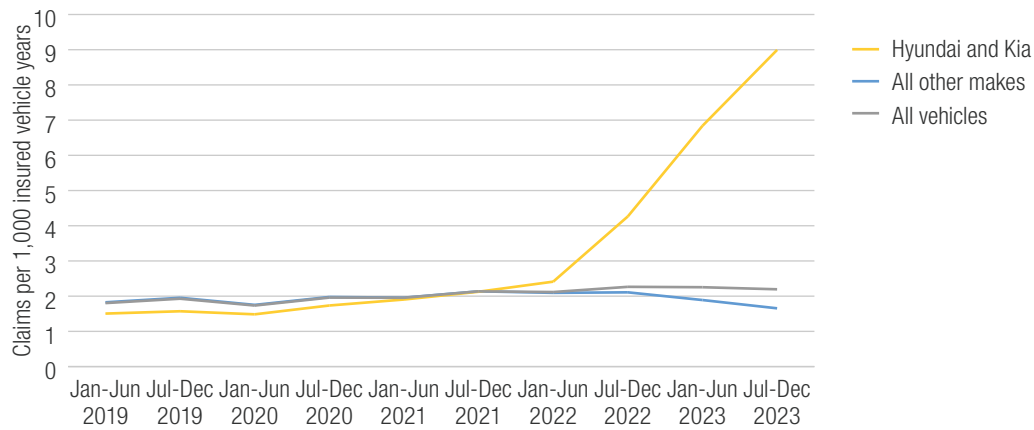


## Vandalism losses

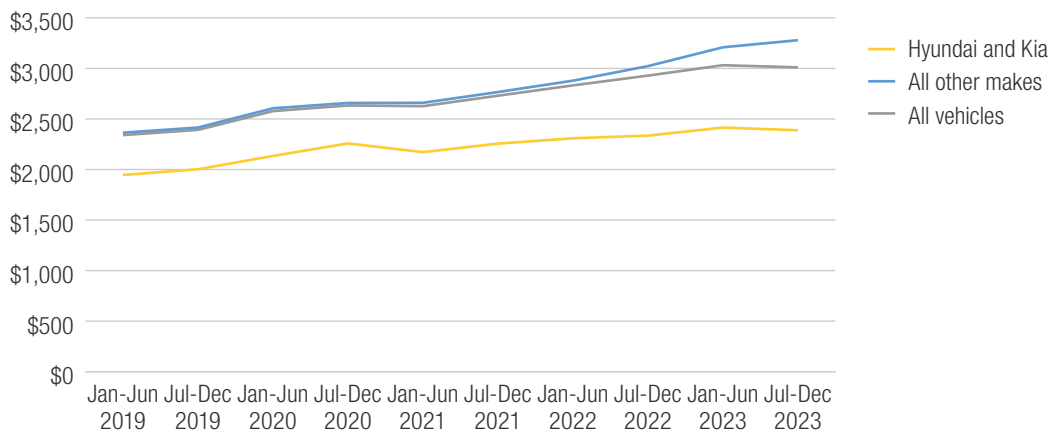
Figures 6–8 and Table 4 show vandalism claim frequency, claim severity, and overall losses by calendar period for Hyundai–Kia vehicles and all other makes from model years 2003–23. Vandalism claim frequency for Hyundai–Kia vehicles was lower than that of all other makes combined in 2019 and 2020 and was similar in 2021. Starting in 2022, vandalism claim frequency for Hyundai–Kia vehicles exceeded that of all other makes. Vandalism claim frequencies for Hyundai–Kia vehicles continued to grow in 2023. By December 2023, Hyundai–Kia vandalism claim frequency was over 5 times as high as the frequency for other makes.

Vandalism of Hyundai–Kia vehicles has negatively impacted all–vehicle vandalism claim frequency since 2022. Vandalism claim frequency was 2.2 claims per 1,000 insured vehicle years in the second half of 2023. When Hyundai and Kia are excluded, vandalism claim frequency drops to 1.7. The differences in claim severity between Hyundai–Kia vehicles and all other vehicles were not as large as the differences in claim frequency, and Hyundai and Kia vehicles had lower vandalism claim severity than other makes (Figure 7). The pattern for overall losses was similar to that for claim frequency (Figure 8).

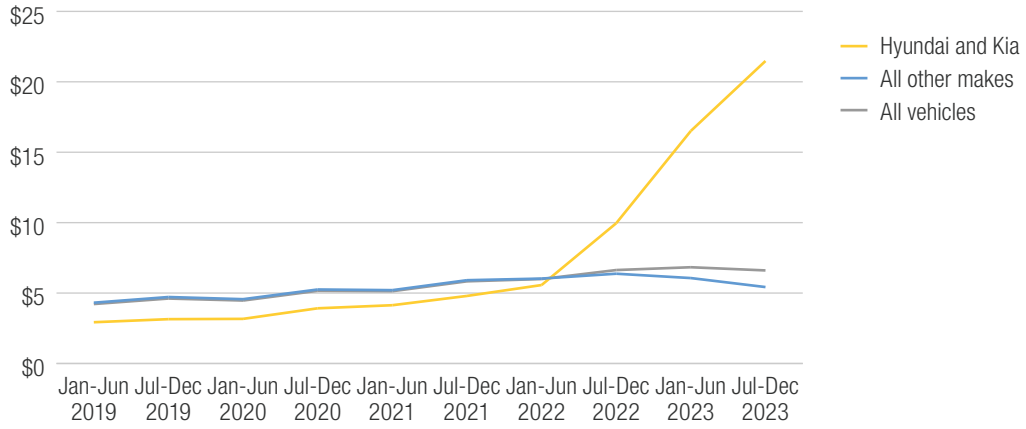
**Figure 6: Vandalism claim frequency by calendar period for model years 2003–23**



**Figure 7: Vandalism claim severity by calendar period for model years 2003–23**



**Figure 8: Vandalism overall losses by calendar period for model years 2003–23**



**Table 4: Vandalism losses by calendar period for 2003–23 Hyundai–Kia vehicles and other makes**

Calendar year	Period	Claim frequency			Claim severity			Overall losses		
		All other makes	Hyundai–Kia	Ratio	All other makes	Hyundai–Kia	Ratio	All other makes	Hyundai–Kia	Ratio
2019	Jan–Jun	1.8	1.5	82%	\$2,364	\$1,946	82%	\$4	\$3	68%
2019	Jul–Dec	2.0	1.6	80%	\$2,415	\$2,002	83%	\$5	\$3	67%
2020	Jan–Jun	1.8	1.5	85%	\$2,605	\$2,134	82%	\$5	\$3	69%
2020	Jul–Dec	2.0	1.7	88%	\$2,658	\$2,258	85%	\$5	\$4	75%
2021	Jan–Jun	2.0	1.9	97%	\$2,660	\$2,172	82%	\$5	\$4	79%
2021	Jul–Dec	2.1	2.1	99%	\$2,766	\$2,256	82%	\$6	\$5	81%
2022	Jan–Jun	2.1	2.4	115%	\$2,879	\$2,309	80%	\$6	\$6	92%
2022	Jul–Dec	2.1	4.3	202%	\$3,023	\$2,335	77%	\$6	\$10	156%
2023	Jan–Jun	1.9	6.8	362%	\$3,209	\$2,415	75%	\$6	\$17	272%
2023	Jul–Dec	1.7	9.0	544%	\$3,279	\$2,388	73%	\$5	\$21	396%

**Table 5** summarizes vandalism claim frequency, claim severity, and overall losses by model year for Hyundai–Kia vehicles and all other makes during January 2019 to December 2023. Hyundai–Kia vehicles have a higher vandalism claim frequency than all other makes starting with model year 2009, although the differences in vandalism claim frequency between Hyundai–Kia and all other makes were not as large as those observed for theft. The largest gap was in model year 2023, when vandalism claim frequency of Hyundai–Kia vehicles was over twice that of all other makes. Claim severity of Hyundai–Kia vehicles was lower than that of all other vehicles combined for all model years. Most Hyundai–Kia vehicles exhibit lower or comparable vandalism overall losses when compared with all other vehicles.

<b>Table 5: Vandalism losses by model year for 2003–23 Hyundai–Kia vehicles and other makes, calendar period January 2019–December 2023</b>									
<b>Model year</b>	<b>Claim frequency</b>			<b>Claim severity</b>			<b>Overall losses</b>		
	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>	<b>All other makes</b>	<b>Hyundai–Kia</b>	<b>Ratio</b>
2003	1.8	1.4	76%	\$2,171	\$1,297	60%	\$4	\$2	45%
2004	1.8	1.4	79%	\$2,195	\$1,443	66%	\$4	\$2	52%
2005	1.8	1.7	91%	\$2,312	\$1,437	62%	\$4	\$2	56%
2006	1.9	1.8	95%	\$2,418	\$1,512	63%	\$5	\$3	59%
2007	2.1	1.8	87%	\$2,600	\$1,555	60%	\$5	\$3	52%
2008	1.9	1.8	92%	\$2,554	\$1,553	61%	\$5	\$3	56%
2009	1.7	1.8	104%	\$2,515	\$1,770	70%	\$4	\$3	73%
2010	1.5	2.4	155%	\$2,566	\$1,744	68%	\$4	\$4	105%
2011	1.6	2.8	179%	\$2,704	\$2,034	75%	\$4	\$6	135%
2012	1.5	2.9	190%	\$2,710	\$2,102	78%	\$4	\$6	147%
2013	1.6	3.2	197%	\$2,744	\$2,198	80%	\$5	\$7	158%
2014	1.7	3.2	189%	\$2,830	\$2,282	81%	\$5	\$7	152%
2015	1.8	3.6	194%	\$2,864	\$2,350	82%	\$5	\$8	160%
2016	1.9	3.7	189%	\$2,866	\$2,305	80%	\$6	\$8	152%
2017	2.1	3.6	176%	\$2,875	\$2,350	82%	\$6	\$8	144%
2018	2.2	3.8	174%	\$2,869	\$2,360	82%	\$6	\$9	143%
2019	2.2	4.0	176%	\$2,909	\$2,377	82%	\$7	\$9	144%
2020	2.4	4.1	172%	\$3,024	\$2,462	81%	\$7	\$10	140%
2021	2.5	4.3	173%	\$3,196	\$2,569	80%	\$8	\$11	139%
2022	2.5	4.1	162%	\$3,423	\$2,726	80%	\$9	\$11	129%
2023	2.4	4.8	202%	\$3,488	\$2,782	80%	\$8	\$13	161%

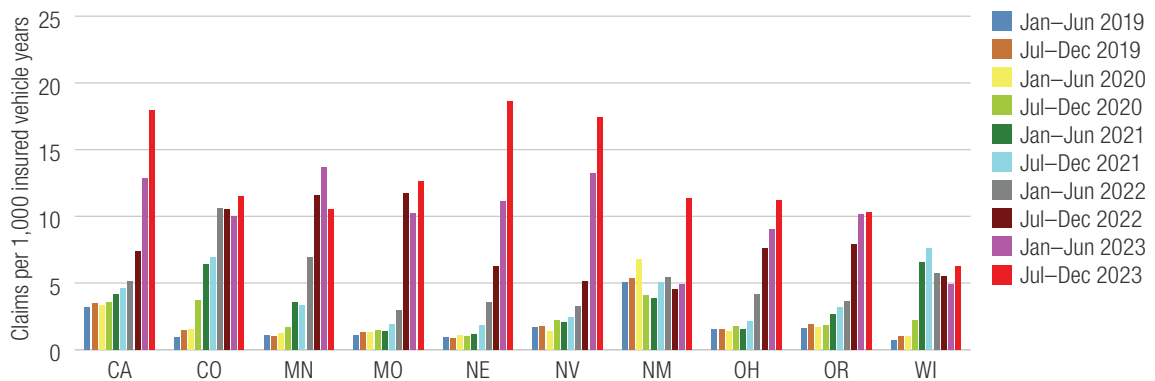
**Table 6** presents vandalism claim frequency ratios for Hyundai–Kia vehicles relative to all other makes by model year and calendar year. These ratios are calculated in the same manner as the theft claim frequency ratios. Green represents ratios under 100%; yellow, 100% to 200%; orange, 200% to 300%; red, 300% to 450%; and dark red, over 450%. For calendar years 2019 and 2020, almost all Hyundai–Kia models have lower vandalism claim frequency than other makes. In 2021, one quarter of Hyundai–Kia models have higher vandalism claim frequency than other makes of the same model year. In 2022, Hyundai–Kia vandalism claim frequencies were higher than other makes for all model years except 2003. In 2023, the gaps between Hyundai–Kia vandalism claim frequency and that of other makes continued to grow. The ratios were highest for model years 2010–19 in calendar year 2023, when vandalism claim frequencies for Hyundai–Kia vehicles were anywhere from 4.8 to nearly 7 times as high as those of other makes.

Table 6: Vandalism claim frequency ratio by model year and calendar year, Hyundai and Kia vs. other makes					
Model year	Calendar year 2019	Calendar year 2020	Calendar year 2021	Calendar year 2022	Calendar year 2023
2003	59%	58%	81%	83%	136%
2004	56%	56%	80%	110%	129%
2005	70%	48%	102%	129%	135%
2006	70%	57%	96%	137%	148%
2007	58%	53%	87%	117%	157%
2008	60%	57%	86%	115%	192%
2009	68%	62%	83%	135%	236%
2010	72%	77%	93%	163%	495%
2011	82%	93%	112%	188%	572%
2012	87%	94%	117%	188%	598%
2013	82%	92%	109%	198%	655%
2014	81%	91%	100%	186%	629%
2015	84%	98%	111%	191%	624%
2016	84%	87%	97%	189%	632%
2017	77%	86%	96%	173%	562%
2018	76%	81%	97%	164%	549%
2019	80%	86%	93%	156%	480%
2020	73%	86%	89%	133%	382%
2021		110%	99%	122%	304%
2022			95%	120%	205%
2023				199%	204%

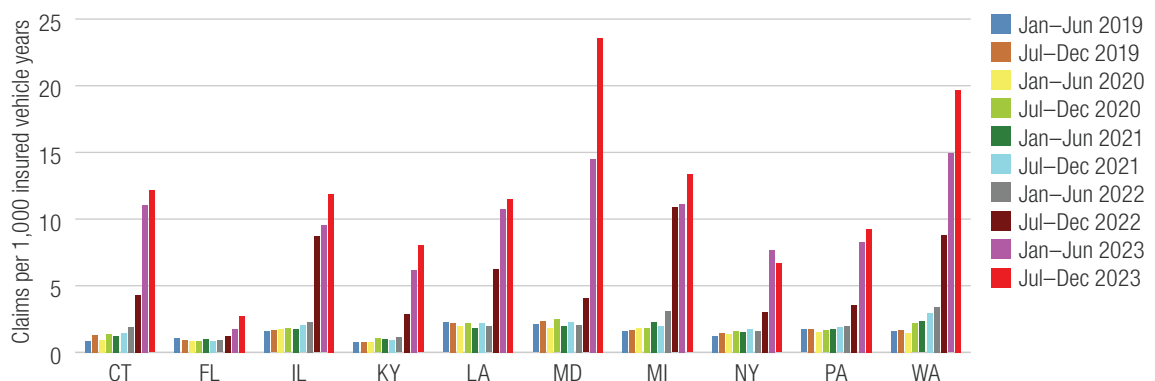
**Figure 9** shows states with early Hyundai and Kia vandalism claim frequency spikes by calendar period for model years 2003–23. The first large increase in vandalism claim frequency occurred in Colorado, where claim frequency rose from less than two claims per 1,000 insured vehicle years in the first half of 2020 to 12 claims in the second half of 2023. In Wisconsin, Hyundai–Kia vandalism claim frequency first spiked in the first half of 2021 but started to decline in 2022 with a small rise again in the second half of 2023. Vandalism in Minnesota dropped during the second half of 2023 but remained high. Other states, including California, Missouri, Nebraska, Nevada, Ohio, and Oregon, also saw substantial increases in Hyundai and Kia vandalism claim frequency, particularly in the second half of 2022 to the second half of 2023. New Mexico had consistently high vandalism claim frequency throughout the analyzed period, with an especially high spike in the second half of 2023.

**Figure 10** shows states with later Hyundai and Kia vandalism claim frequency spikes by calendar period for model years 2003–23. Vandalism claim frequency in many of these states was relatively low from 2019 to the first half of 2022 but began to rise substantially in the second half of 2022 and remained high thereafter. Florida showed a gradual increase in vandalism claim frequency, but it remained low throughout the study period. Other states not featured in Figures 9 and 10 either had minimal increases over the study time period or the increases were not as noticeable as those illustrated.

**Figure 9: States with early Hyundai and Kia vandalism claim frequency spikes by calendar period, model years 2003–23**



**Figure 10: States with later Hyundai and Kia vandalism claim frequency spikes by calendar period, model years 2003–23**



## ► Discussion

Hyundai–Kia theft claim frequencies have continued to increase, although the rate of increase appears to be slowing down. In the first half of 2022, the theft claim frequency of Hyundai–Kia vehicles was 3.6 claims per 1,000 insured vehicle years, which surged 113% to 7.7 in the second half of 2022. It then rose another 49% to 11.5 in the first half of 2023. However, the uptick from the first to the second half of 2023 was a more modest 2% rise from 11.5 to 11.7 claims per 1,000 insured years. Despite this slowdown, the theft claim frequency for Hyundai–Kia vehicles remains substantially higher than that of all other makes. By December 2023, the theft claim frequency of model year 2003–23 Hyundai and Kia vehicles was more than 8 times as high as that of all other makes. Colorado and Wisconsin were the first states to witness a substantial increase in theft claim frequency; as time progressed, this issue spread to other states.

Hyundai and Kia vehicles from model year 2005 and on are more likely to be stolen than vehicles from other manufacturers. This is especially pronounced for model year 2015–19 vehicles and less so for newer ones. Among 2015–19 vehicles, the theft claim frequency for Hyundai–Kia vehicles is more than 4 times as high as for other makes. In contrast, for model year 2022 and 2023 vehicles, Hyundai–Kia theft claim frequencies are only 35% and 19% higher than those of other makes. This could be because more of the latest Hyundai–Kia models are equipped with immobilizers. Hyundai announced that all its vehicles produced since November 2021 have engine immobilizers as standard (Hyundai Motor America, 2023). Kia also said that all of its 2022 models and trims have immobilizers, applied either at the beginning of the year or as a running change (Lowery, 2022).

Hyundai and Kia have begun upgrading some vehicles that lack an immobilizer with theft deterrent software. Only vehicles equipped with an audible alarm are eligible for the upgrade. According to Hyundai–Kia, after the upgrade, vehicles will start only if a key is in the ignition. The vehicle must be locked with the key fob to activate the ignition “kill” feature. The software also extends the duration of the alarm from 30 seconds to 1 minute. Upgraded vehicles will receive a window sticker in an effort to deter potential thieves. The software upgrade has been available to vehicle owners since February 2023. Theft claim severity for Hyundai–Kia vehicles declined in 2023. This decrease could be attributed to theft incidents potentially involving fewer whole vehicle thefts. HLDI will continue to closely monitor changes in theft losses for Hyundai–Kia vehicles.

The rise in thefts also likely explains the increased frequency of vandalism claims. Presumably, would-be thieves are damaging Hyundai–Kia vehicles but failing to steal them because they mistakenly target a vehicle equipped with an immobilizer or one that has been upgraded with the software. The damage is then filed as a vandalism claim for a broken window or other damage rather than a theft claim.

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