

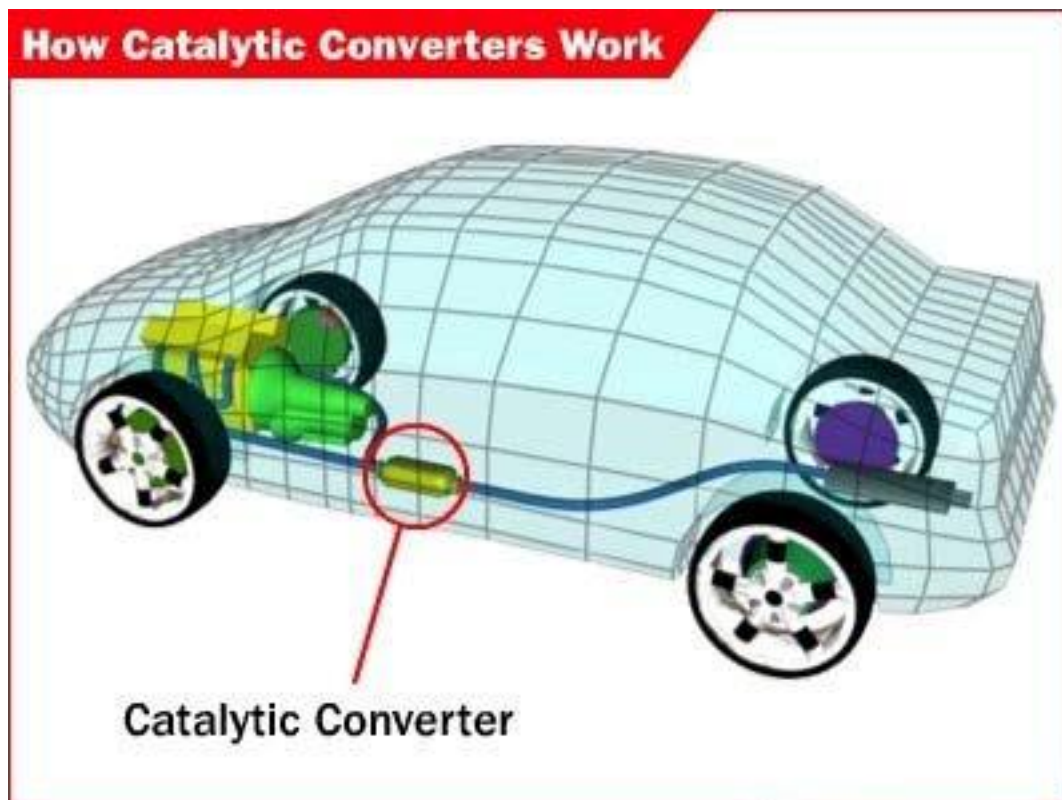
## 10 FAQs on Catalytic Converter Thefts

(Updated September 2016)

- 1) What is a catalytic converter?
- 2) What makes catalytic converters so valuable?
- 3) How are these removed?
- 4) Has there been an increase in catalytic converter thefts in Ohio?
- 5) Are there some vehicle makes and models more prone to catalytic converter thefts?
- 6) How would I know if the catalytic converter on my car was stolen?
- 7) What does it cost to have my converter replaced?
- 8) Would this be covered under my auto insurance policy?
- 9) What should I do if my catalytic converter is stolen?
- 10) What's being done to help deter converter theft and what are some prevention tips?

### 1) What is a catalytic converter?

The catalytic converter is part of the exhaust system located underneath a vehicle and is designed to reduce toxic engine emissions. It's been standard equipment since the mid-1970s.



Location of a catalytic converter

Source: How Stuff Works

### 2) What makes catalytic converters so valuable?

A catalytic converter is made with trace amounts of platinum, palladium and rhodium, which speed chemical reactions and help clean emissions at very high temperatures.

These metals have joined gold, copper and other metal items targeted by thieves eager to cash in on climbing metal commodity prices. Selling stolen converters to scrap yards or recyclers, a thief can net up to a couple of hundred dollars apiece. The larger the catalytic converter, the more precious metal it contains and the more they're worth to a converter thief. For more information, see the National Insurance Crime Bureau (NICB) [September 2016 Forecast Report](#).

### 3) How are these removed?

Thieves use everything from blowtorches to battery-operated reciprocating saws to remove catalytic converters. A well-equipped, trained thief can slip under a vehicle, sometimes in daylight, and remove the part in a matter of minutes.

### 4) Has there been an increase in catalytic converter thefts in Ohio?

According to the National Insurance Crime Bureau (NICB), there have been 1,439 reported catalytic converter thefts in Ohio from 2008–2015. Total catalytic converter thefts for this eight-year period in Ohio is fourth highest in the US behind California, Texas and Illinois. Georgia has the fifth highest according to the [NICB September 2016 Forecast Report](#). NICB figures reflect insured thefts only, with the actual number of thefts likely much higher.

According to the Ohio Insurance Institute (OII), local police departments report outbreaks of catalytic converter thefts. These often involve multiple vehicles in the same location or general vicinity.

Recent reports include:

- August 2016: Several catalytic thefts from vehicles parked in a [Shaker Heights RTA lot](#). (Cleveland Plain Dealer)
- June 2016: [A Cleveland towing company owner and several employees were indicted on criminal conspiracy charges, accused of a long-running scheme to steal catalytic converters](#) from cars and sell them to recycling companies. (Cleveland Plain Dealer)
- May 2016: [Series of stolen catalytic converter thefts reported in Austintown](#) (WFMJ TV, Youngstown)
- March 2016: [Wood County indicts five on a crime spree that included catalytic converter thefts](#). (Sentinel-Tribune)
- February 2016: [Outbreak in several NE Ohio cities including Elyria, Avon, Lakewood, and Fairview Park](#) (WEWS TV, Cleveland)
- March 2015: [Central Ohio catalytic converter theft outbreak](#) (10 TV, Columbus)
- April 2015: [Catalytic converters stolen from south Toledo construction company trucks](#) (WTOL-TV, Toledo)
- January 2015: [Drug users stealing catalytic converters](#) (WCPO TV, Cincinnati)

For more, see the [OII/NICB Ohio-only catalytic converter theft data report for 2008–2015](#).

### OII survey on Ohio catalytic converter thefts

An October 2008 OII survey of Ohio auto insurance companies found that catalytic converter theft experience varies by insurer and by regions of the state and country. Some Ohio insurers reported an uptick in reported thefts, although the actual number of claims may differ from local law enforcement theft reports.

Not all catalytic converter thefts are filed as insurance claims, since some victims do not carry comprehensive coverage on their damaged vehicles or repairs are less than the deductible. Either scenario would likely not result in an insurance claim or report.

Insurers typically lump converter thefts into general theft or vandalism categories, not specifically tracking them. However respondents representing just over half of Ohio's private passenger auto insurance market indicated an increase in converter thefts within the Buckeye state over the past 24 months (2006–08). Some insurers, according to the OII survey, reported higher theft incidence in urban areas where there's a higher concentration of vehicles. Car dealerships, business fleet operations and parking lots tend to be more vulnerable to multiple thefts.

### 5) Are there some vehicle makes and models more prone to catalytic converter thefts?

Vehicles with higher ground clearance levels, such as trucks and SUVs are particularly vulnerable to catalytic converter theft due to easier accessibility. Also, their catalytic converters are usually bigger, yielding a higher price.

## **6) How would I know if the catalytic converter on my car was stolen?**

Because stealing a converter does not involve actually breaking into a car, it may go undetected until you start up your vehicle. Victims discover they've been hit because of the loud noise their car makes upon turning the ignition—often described as a freight train, a dragster or missing a muffler.

## **7) What does it cost to have my converter replaced?**

According to [Repair Pal](#), the average cost for a catalytic converter replacement is between \$634 and \$1,408, including parts and labor. Exact costs depend on the size of the car and its converter. Also, if the exhaust system on the vehicle was damaged during the theft, repairs could run into the thousands.

## **8) Would this be covered under my auto insurance policy?**

Theft losses and related repairs are covered under the “other-than-collision” (“comprehensive”) portion of an auto insurance policy, as either theft or vandalism. This is optional coverage that protects insured vehicles in situations other than a collision or overturn. Deductibles apply.

## **9) What should I do if my catalytic converter is stolen?**

File a police report with local law enforcement. Contact your auto insurance company or agent regarding the loss and be sure to get an estimate prior to filing an actual claim. You may find that your deductible is higher than the repair or that you opted not to carry comprehensive coverage on the damaged vehicle. In either case, filing a claim is unnecessary since coverage would not apply.

## **10) What's being done to help deter converter theft and what are some prevention tips?**

Unfortunately catalytic converters, in most instances, cannot be traced back to their vehicle of origin because most are not stamped with vehicle codes or identification. One way to protect a catalytic converter is to have your vehicle identification number (VIN) etched on it. This renders the part useless to thieves that make a living by fencing converters. Check with your local police department to see if such a program is planned in your area.

According to the [Institute of Scrap Metal Recycling Industries](#), all 50 states have passed laws intended to combat the growth in metals theft. These laws impose varying requirements on purchasers, sellers, law enforcement, and other parties, with little uniformity between the states. In addition, states are frequently amending their laws to better address the problems they face. View [ISRI's report on state laws](#).

For information on Ohio's law, see [OII's September 2015 scrap metal theft news release](#) and related resources.

Public awareness programs sponsored by government agencies and insurers help increase the vigilance of consumers, reducing the chance of becoming a victim.

### **Catalytic converter theft prevention tips include:**

- Garage your vehicle when home
- Be smart about where you park. Park in conspicuous, well-lighted areas at shopping malls and in public lots.
- Make sure the motion sensitivity of your car alarm system is adequate to detect an attempted theft.
- For additional protection, consider a catalytic converter theft deterrent system available at car specialty or auto parts stores and online. For example, a catalytic converter cage systems start at about \$160 from [CatClamp](#), a Toledo provider.
- Park away from shrubs, dumpsters and fences that can serve as natural buffers for thieves
- Consider adding “other than collision” coverage to your auto policy if you don't have it.
- Businesses with fleet operations should consider additional security including lighting and video surveillance.

(Sources: National Insurance Crime Bureau, Ohio Insurance Institute, Nationwide Insurance)