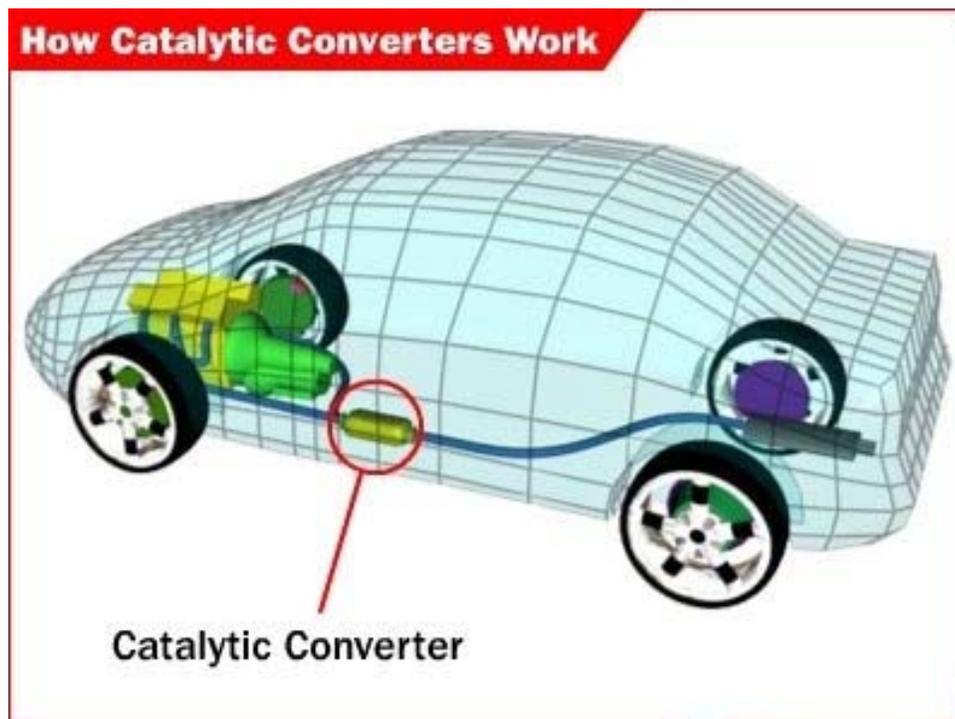


Top 10 FAQs on Catalytic Converter Thefts

- 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?

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 has 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.

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?

Although no comprehensive national data base exists to track converter thefts, some local police departments report an increase in converter theft crimes.

According to an October survey of Ohio auto insurance companies conducted by the Ohio Insurance Institute (OII), catalytic converter theft experience varies by insurer and by regions of the state and country.

Some Ohio insurers reported an up-tick 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 because some victims either did not carry comprehensive coverage on their autos or repairs were less than the policyholder's 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.

Some insurers, according to the OII survey, report theft increases 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?

Converter replacement ranges from about \$200 for a universal model up to about \$1,000. 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. 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 but be sure to get an estimate prior to filing a claim. You may find that your deductible is higher than the repair or that you opted not to carry “other than collision” (comprehensive) coverage on the vehicle. In either case, filing a claim is unnecessary since coverage would not apply.

10) What’s being done to help deter converter theft?

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.

A proposal strongly advocated by the National Insurance Crime Bureau (NICB) is to have US catalytic converter manufacturers incorporate traceable stamping on converters they produce for new vehicles. According to NICB, this solution would provide the broadest system of catalytic converter identification and enable the development of a national tracking system for stolen converter parts.

At least 20 states and dozens of local municipalities have enacted laws to discourage the theft of catalytic converters and other metals. Ohio’s newly enacted law, SB 171 (www.legislature.state.oh.us/bills.cfm?ID=127_SB_171), known as the scrap metal bill, became effective in September. It requires scrap metal dealers to make copies and keep records of sellers’ identification, delay payment for products and turn records over to law enforcement, if requested. It also requires documentation of the seller’s motor vehicle license plate number and the state of issuance of the license plate.

Public awareness programs sponsored by government agencies and insurers help increase the vigilance of consumers, reducing the chance of becoming a victim. Their 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. Consider a catalytic converter theft deterrent system available at car specialty or auto parts stores and online. Catalytic converter cage systems start at about \$250 (CatClamp catalytic theft deterrent locks: www.catclamp.com)
- 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