



NW Insurance Council

Consumer Alert

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Release Date: 03-16-2021

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NICB reports surge in catalytic converter thefts since beginning of pandemic
Preliminary analysis shows spike in auto thefts, too

- According to the [National Insurance Crime Bureau](#) (NICB), there were 1,203 catalytic converter thefts per month on average in 2020 compared to an average of 282 per month in 2019.
- Owners of vehicles that are stolen or have stolen parts are covered if they have optional Comprehensive Insurance Coverage.
- Vehicle owners/drivers are recommended to follow the “[four layers of protection](#)” to guard against vehicle theft.

PORTLAND, OR, March 16, 2021 – The National Insurance Crime Bureau ([NICB](#)) reports that catalytic converter thefts have skyrocketed since March of 2020, and preliminary analysis shows [auto theft](#) increased significantly as well – up 9.2 percent in 2020 from 2019. The theft of vehicles and auto parts is a widespread and costly crime, particularly if the vehicle owner doesn’t have the right insurance coverage.

The reason for the spike in auto thefts is being analyzed by NICB, but the catalytic converter theft is considered an “opportunistic crime” during a time of crisis, such as the pandemic, because of the increased value of precious metals contained within the converters. Also, removing a catalytic converter is quick and requires only basic tools from any hardware store.

In Oregon, legislators are considering legislation that would prevent the purchase of catalytic converters or the metals they contain by scrap metal dealers unless they are buying the materials from a commercial seller. [SB 803](#), intended to discourage theft by “drying up the market” for stolen converters, will be considered in a public hearing by the Oregon Senate Energy and Environment Committee at 1:00 p.m. Tuesday, March 16.

For a vehicle owner, it can cost anywhere between \$1,000 to \$3,000 to get a vehicle fixed after having a catalytic converter stolen. Insurance coverage is typically available for theft of auto parts, but whether you choose to file a claim after a theft occurs may depend on your deductible.

“The rise in thefts of catalytic converters is simply stunning, and hints at the ease and access criminals have to steal these costly vehicle parts,” said NW Insurance Council President Kenton Brine. “It’s a good idea to check with your insurance company or agent to confirm your vehicles are covered for this kind of loss as well as know your out-of-pocket costs in case your vehicle is targeted.”

The NW Insurance Council encourages drivers to consider optional [Comprehensive or Other than Collision Coverage](#). This type of policy pays - up to the limits of the policy (typically after a deductible has been paid by the policyholder) - for vehicle damage not caused by a collision with another vehicle, including damage from fire, hail, windstorm, auto glass breakage and even if the vehicle hits a deer. It’s also the only policy that will help pay to repair or replace a stolen vehicle or parts.

However, if a catalytic converter is stolen from your vehicle and it will cost \$1,000 to repair, but your deductible is \$1,000, you may opt not to file a claim. It's important to talk to your insurance company or agent to verify that the auto insurance policy you have will help if the worst happens and your vehicle or vehicle parts are stolen.

With auto thefts also on the rise, vehicle owners are encouraged to use the National Insurance Crime Bureau's "[Four Layers of Protection](#)" to guard against auto theft. Drivers may also install a catalytic converter anti-theft device available from various manufacturers.

"The more layers a driver can employ, the less chance his or her vehicle will be targeted by car thieves," Brine said. The protections include common sense measures like locking your car, adding warning devices like light and sound auto alarm systems, using a steering wheel lock, adding an immobilizing device such as a fuse cut-off or kill switch, or using an onboard tracking device.

How to Help Stop Auto Theft & Insurance Fraud

In some cases, auto theft is a form of insurance fraud when vehicle owners arrange to have their vehicles stolen with hopes of collecting the insurance money. If you witness or have knowledge of an auto theft, you can report it anonymously by calling toll-free 1-800-TEL-NICB (1-800-835-6422) or submit [a form](#) on NICB's website.

For more information, visit [National Insurance Crime Bureau](#) and [NW Insurance Council](#).

NWInsurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho

National Insurance Crime Bureau is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle

theft through data analytics, investigations, training, legislative advocacy and public awareness.

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