

## **Catalytic converter theft is on the rise nationally.**

*What is it and how can I prevent it?*

***What is a catalytic converter?*** Unless you drive a fully electric car or truck, your automobile has a catalytic converter (also known as a ‘cat’) as a part of the exhaust system. Using precious—and expensive—metals (rhodium, palladium, platinum), your catalytic converter causes a chemical reaction which reduces the harmful emissions produced by your car’s engine. A catalytic converter is built into your exhaust pipe between the motor and the muffler. It is bulbous and it looks like someone stuffed a football inside your exhaust pipe; imagine the way a snake looks right after it has eaten an animal.



*The ‘cat’ is the fat part in the exhaust pipe above.*

***How and why are ‘cats’ stolen?*** In about five minutes, a thief with a cordless saw can cut right through the exhaust pipe on either side of the ‘cat’ and remove it. Thieves are after the metals inside the cat. A thief may get between \$50 and \$200 per cat at a salvage yard, but the salvage company may remove the metals from the cat and sell them for much more. According to Kelley Blue Book, palladium sold for about \$500 an ounce in 2016 but goes for \$2,636 per ounce today. Rhodium was valued at \$640 an ounce in 2016, but now is worth about \$17,000 an ounce. Replacing a cat ranges from \$1000-\$3000 according to the National Insurance Crime Bureau (NICB). If you have comprehensive coverage on your auto insurance policy, your insurance company will cover the loss, but you will be responsible for any deductible.

**‘Cat’ thefts are going way up.** Catalytic converter thefts are up dramatically across the nation. The data in the table below comes from the NICB. Since these numbers only represent thefts reported to insurance companies, the actual numbers are likely much higher.

Year	Number of 'cat' thefts nationally
2018	1,298
2019	3,389
2020	14,433

**How can you prevent 'cat' theft (or reduce your loss)?** Your best defense is to park inside a secure garage. If that isn't an option for you, consider installing a theft prevention device (a shield or cage) over your catalytic converter. Several manufacturers produce such devices and you can find them easily by doing an internet search. At a minimum, check with your auto insurance provide and make sure you have comprehensive coverage on your policy. It may save you thousands of dollars if your car is targeted.

For additional information, go to the links below.

***TV news segment from SF Bay area:***

<https://www.nbcbayarea.com/investigations/consumer/how-to-protect-your-car-from-catalytic-converter-theft/2662863/>

***Article from the National Insurance Crime Bureau:***

<https://www.nicb.org/news/blog/catalytic-converter-thefts-skyrocket-across-nation>