

TikTok-Inspired Kia, Hyundai Thefts Give Insurers Cold Feet

Some insurance companies have started refusing to cover certain Kia and Hyundai model years after viral videos on social media platform TikTok show how easy these vehicles are to steal, according to news reports.

The videos have spawned a surge in thefts of certain models of these South Korean car brand vehicles throughout the U.S., prompting some insurers to stop writing new policies and raising rates for them in many areas in the country.

In particular, the TikTok videos and the following surge in thefts concern Kia models made between 2011 and 2021 and that are started with a physical key, and Hyundai models made between 2015 and 2021.

The reason they are so easy to steal is the carmakers didn't design their vehicles with engine immobilizers, which prevent an engine from starting without using the car's authorized key. This problem applies only to cars that use metal keys and those fitted with a push-button start system.

In the TikTok videos — uploaded under the hashtag #KiaBoyz — thieves break plastic parts surrounding the ignition and use a flash drive or USB cord as a key. Their videos have been followed by copycat videos of others stealing cars using the same technique. #KiaBoyz had more than 27 million views on TikTok as of February 2023.

Urban areas around the country have seen an explosion in thefts of these vehicles. For example, the number of Kia and Hyundai thefts in St. Louis increased to 3,958 in 2022, up 1,450% from the 273 vehicles stolen in the year prior, according to the *St. Louis Post-Dispatch*.

Other cities have seen similarly large jumps in thefts, including Milwaukee, Detroit, Philadelphia, Sacramento, Los Angeles, Chicago and Denver.

Insurers' reaction

According to news reports in local newspapers and on *CNN*, a number of insurance companies — including State Farm, Geico and Progressive — said they had stopped writing new policies in certain areas, although they declined to specify where. Many insurers have also been raising rates for people who own these model year Kias and Hyundais.

One motorist interviewed by the *St. Louis Post-Dispatch* said that American Family Insurance had raised the annual auto insurance premium for his Kia by \$300. When he started shopping around, he was turned down by two other carriers.

One piece of good news is that the thefts are concentrated on the aforementioned model years due to the lack of an engine immobilizer. But starting November 2021, all Hyundai and Kia models have been fitted with engine immobilizers.

What to do

If you own one of these vehicles, you have a few options to protect it from theft and perhaps keep a lid on your premiums.

Hyundai and Kia are part of the same group and have started selling security kits that can be installed at Hyundai dealerships and Compustar authorized installers. They cost from \$70 to \$120, depending on the year and make of the vehicle.

If you don't want to fork out that much cash, you can go low-tech with a steering-wheel lock like The Club. Another option is a kill switch, but if you are going to spend money to do that, the Hyundai/Kia security kit is probably the best option.

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