

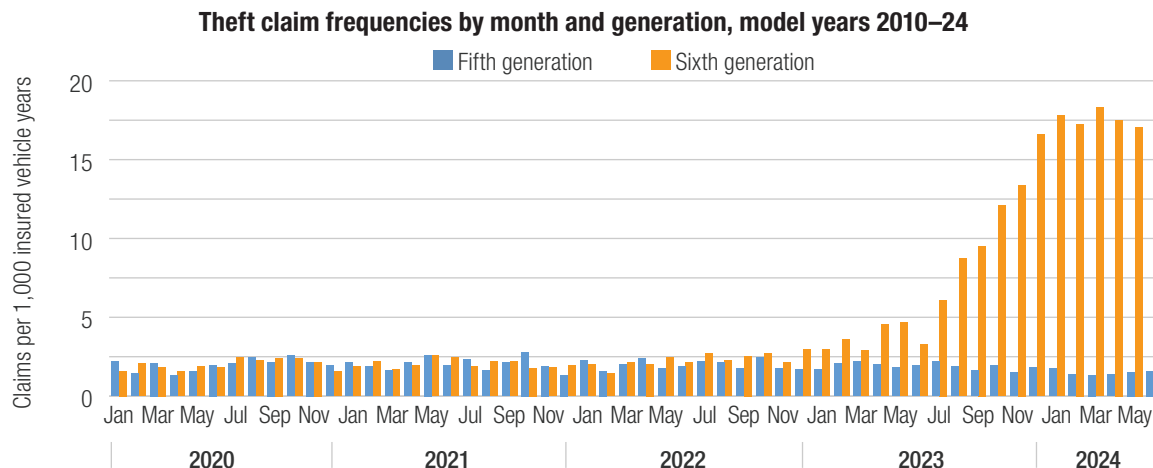


Chevrolet Camaro theft losses

► Summary

Thieves often target expensive vehicles, high-powered vehicles, and pickup trucks. In two 2025 Highway Loss Data Institute reports on comprehensive coverage, Chevrolet Camaros were among the vehicles with the highest theft claim frequencies. While the Camaro is a relatively high-powered vehicle, it had not previously appeared on the highest theft claim frequency list. This study examines the recent Chevrolet Camaro theft trends.

Theft claim frequencies for Chevrolet Camaro vehicles were relatively stable from 2020 through 2022. Beginning in early 2023, theft claim frequencies for 2016–24 model year Camaros rose sharply, with the upward trend continuing into 2024. As shown below, the monthly theft claim frequency peaked in March 2024 at 18.3 claims per 1,000 insured vehicle years. Although the theft rate declined in subsequent months, it remained elevated through June 2024, at 16.7 claims per 1,000 insured vehicle years, compared with 1.6 for 2010–15 model year Camaros. According to media reports, thieves are able to access the on-board diagnostic II (OBDII) ports of newer Camaros, clone the key code, and start the vehicle.



► Introduction

The Chevrolet Camaro has not historically appeared near the top of vehicle theft claim frequency rankings (Highway Loss Data Institute [HLDI], 2024). However, two recent HLDI reports (HLDI, 2025a, 2025b) ranked the Camaro ZL1 two-door, Camaro two-door, and Camaro convertible among the ten 2022–24 passenger vehicles with the highest theft and whole vehicle theft claim frequencies.

This shift prompted further investigation. The media has reported that a variety of methods have been used in recent Camaro thefts, including physical access through the on-board diagnostics (OBD) port using diagnostic tools or wireless methods that enable key fob cloning. Once access is obtained, the vehicle can be started and driven away within minutes (Winton, 2024).

To better understand the rise in theft frequency, this bulletin analyzes Camaro theft trends by calendar period, model year, vehicle series, and state.

► Method

Automobile insurance covers damage to vehicles and property from crashes and other events, as well as injuries to people involved in crashes. The current study is based on comprehensive coverage, which insures against theft and physical damage to the insured vehicle that occurs for reasons other than crashes. Vehicle theft losses are paid under comprehensive coverage. Theft claims can originate from the theft of a vehicle, theft of vehicle contents, or theft of vehicle components.

All 35 companies that currently report comprehensive coverage to HLDI provide information on theft.

Insurance measures

Claim frequency is defined as the number of claims for a group of vehicles divided by the exposure for that group, expressed as claims per 1,000 insured vehicle years. Exposure is the length of time a vehicle is insured under a given coverage type and is measured in insured vehicle years. One insured vehicle year is one vehicle insured for 1 year, two vehicles insured for 6 months, and so forth. Claim severity is the total of all loss payments made for the claims divided by the number of claims paid; it is measured in dollars paid to settle a claim. Overall losses are the product of claim frequency and claim severity, expressed as dollars per insured vehicle year. This is an insurance measure that represents the average amount spent annually to settle claims.

Subject vehicles

This bulletin covers model year 2010–24 Chevrolet Camaros over the period January 2020–June 2024. As shown in **Table 1**, four Camaro series were studied. Each series was classified by generation.

Table 1: Chevrolet Camaro series		
Series	Fifth-generation model years	Sixth-generation model years
Camaro 2dr	2010–15	2016–24
Camaro convertible	2011–15	2016–24
Camaro ZL1 2dr	2012–15	2017–24
Camaro ZL1 convertible	2013–15	2017–24

Table 2 presents the base price and horsepower range for the 2024 Camaro series. This model year is displayed because base price and horsepower can vary across model years and recent theft activity has primarily involved newer Camaros. The ZL1 convertible had the highest base price and horsepower (650).

Table 2: Base price and horsepower, 2024 Camaro series		
Series	Base price	Horsepower range
Camaro 2dr	\$32,495	335–455
Camaro convertible	\$38,495	335–455
Camaro ZL1 2dr	\$73,600	650
Camaro ZL1 convertible	\$79,695	650

► Results

Table 3 presents theft claim frequency ratios for Camaros by model year and calendar year. The ratios were calculated relative to the theft claim frequency of the 2015 model in calendar year 2023, which was 2.3 claims per 1,000 insured vehicle years. This value, marked on the table, was used as the baseline for all ratio calculations. The table's color-coding scheme illustrates the five ratio ranges: Green is used for ratios under 150%, yellow for 150%–300%, orange for 300%–500%, red for 500%–650%, and dark red for over 650%.

As shown in the table, theft claim frequencies remained relatively stable from 2020 to 2022. In 2023, theft claim frequencies increased substantially for model year 2016 and newer vehicles, which corresponds to the sixth generation of Camaro vehicles. The upward trend continued into 2024. The theft claim frequency for 2016–24 Camaro vehicles ranged from 5.06 to 8.82 times as high as the 2015 baseline.

Table 3: Theft claim frequency ratios by model year and calendar year					
Model year	Calendar year 2020	Calendar year 2021	Calendar year 2022	Calendar year 2023	Calendar year 2024
2010	90%	95%	77%	80%	74%
2011	92%	90%	91%	77%	62%
2012	85%	86%	88%	84%	39%
2013	90%	92%	93%	81%	58%
2014	86%	85%	100%	79%	66%
2015	86%	93%	81%	100%	89%
2016	103%	83%	118%	299%	742%
2017	75%	96%	86%	269%	677%
2018	91%	77%	113%	337%	876%
2019	98%	91%	83%	326%	711%
2020	89%	120%	116%	364%	861%
2021		87%	95%	411%	845%
2022			129%	323%	882%
2023				424%	781%
2024					506%

Figures 1–3 show Camaro theft claim frequency, claim severity, and overall losses, respectively, by month and generation. Theft claim frequencies for the fifth- and sixth-generation Camaros were similar through the end of 2022. In 2023, theft claim frequencies for sixth-generation Camaros rose substantially and continued to increase into 2024. The claim frequency peaked in March at 18.3 claims per 1,000 insured vehicle years, nearly 14 times as high as that for fifth-generation Camaros. By June 2024, theft claim frequency had declined to 16.7 claims but was still more than 10 times as high as the fifth-generation theft rate. Theft claim severities were also higher for sixth-generation Camaros, particularly in 2023 and 2024 (**Figure 2**). Overall losses followed a similar pattern to claim frequency, rising in 2023 and peaking in January 2024 before declining. By June of 2024, theft overall losses for sixth-generation Camaros were \$484, approximately 20 times as high as that for fifth-generation Camaros (\$25) (**Figure 3**).

Figure 1: Theft claim frequencies by month and generation, model years 2010–24

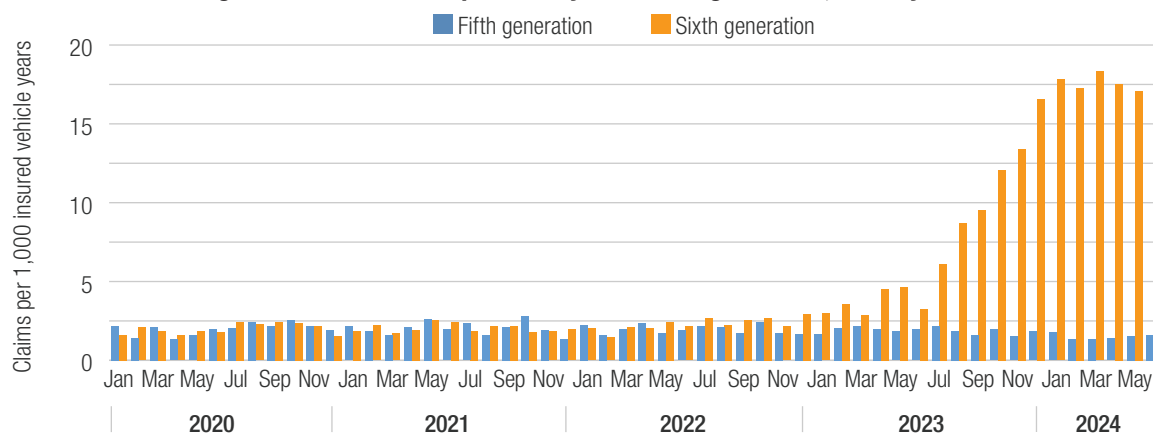


Figure 2: Theft claim severities by month and generation, model years 2010–24

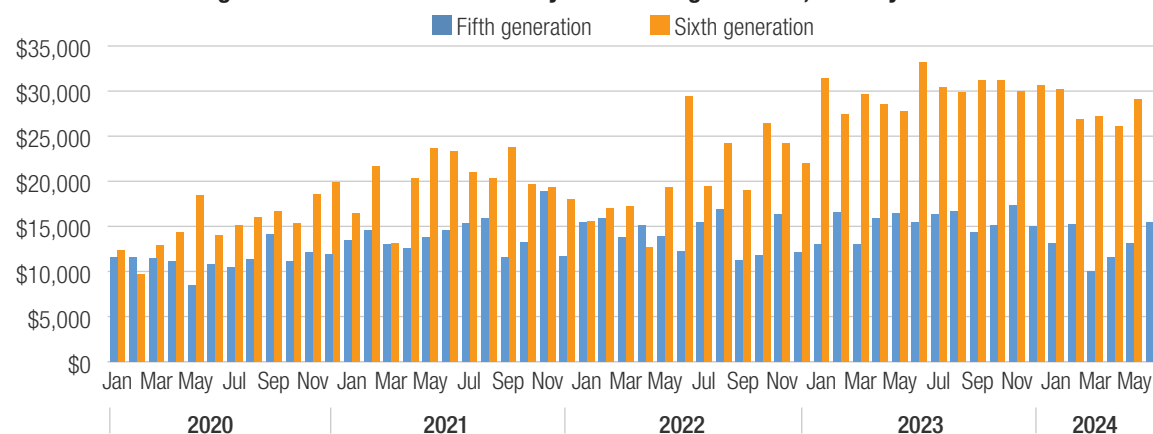
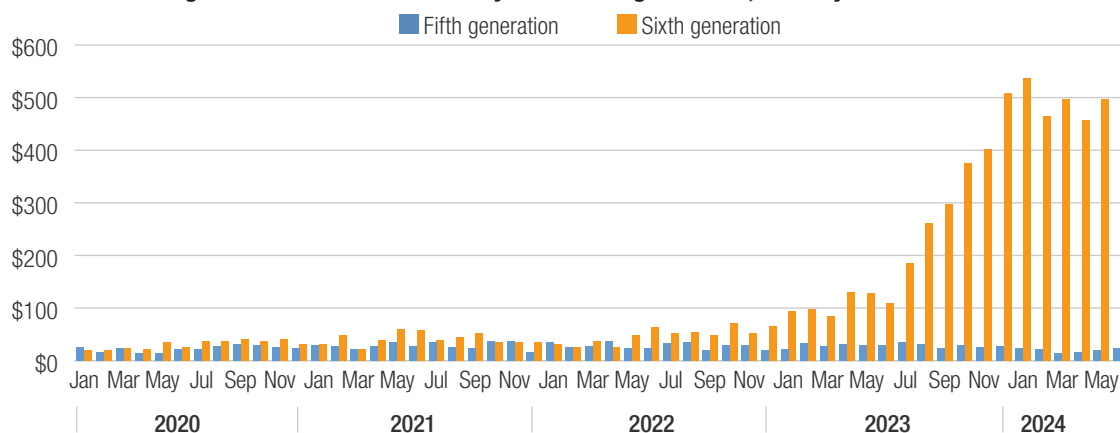


Figure 3: Theft overall losses by month and generation, model years 2010–24



Figures 4 and 5 show theft claim frequency by calendar year and series for fifth- and sixth-generation Camaro vehicles, respectively. The Camaro ZL1 convertible did not meet the threshold of 1,000 insured vehicle years per calendar year and therefore was excluded from these figures.

Theft claim frequencies for fifth-generation vehicles were generally stable from 2020 to 2024 (**Figure 4**), at around or below 5 claims per 1,000 insured vehicle years. Of the three series, the Camaro ZL1 two-door had the highest theft claim frequency each year, with modest increases in 2023. The Camaro two-door and Camaro convertible showed little variation over time.

In contrast, sixth-generation vehicles experienced substantial increases in theft claim frequency beginning in 2023 (**Figure 5**). The largest increase was observed for the Camaro ZL1 two-door, whose theft rate rose sharply in 2023 and continued to increase into 2024, reaching more than 38 claims per 1,000 insured vehicle years. The Camaro two-door and Camaro convertible also saw increases, though to a lesser extent.

Figure 4: Theft claim frequencies by calendar year and series, fifth-generation (2010–15) Camaros

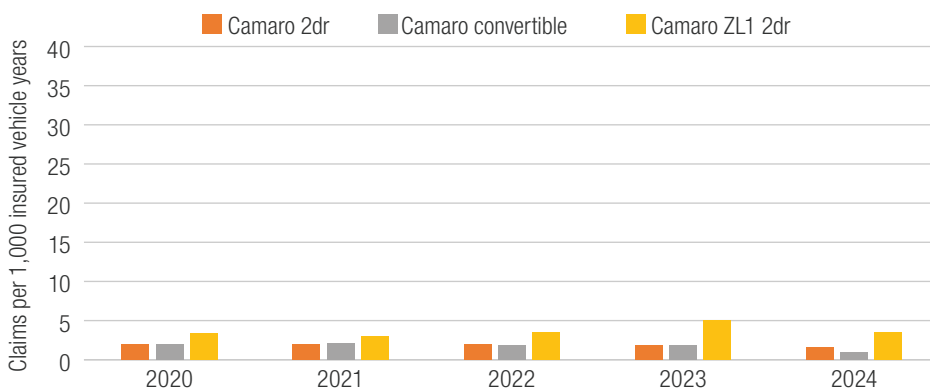


Figure 5: Theft claim frequencies by calendar year and series, sixth-generation (2016–24) Camaros

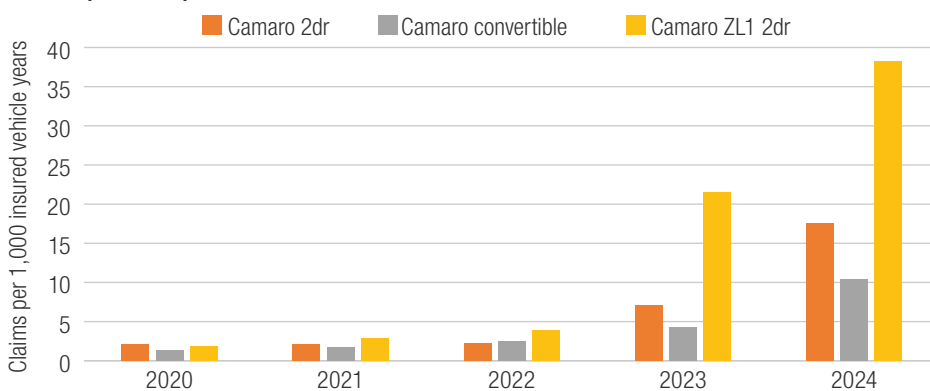
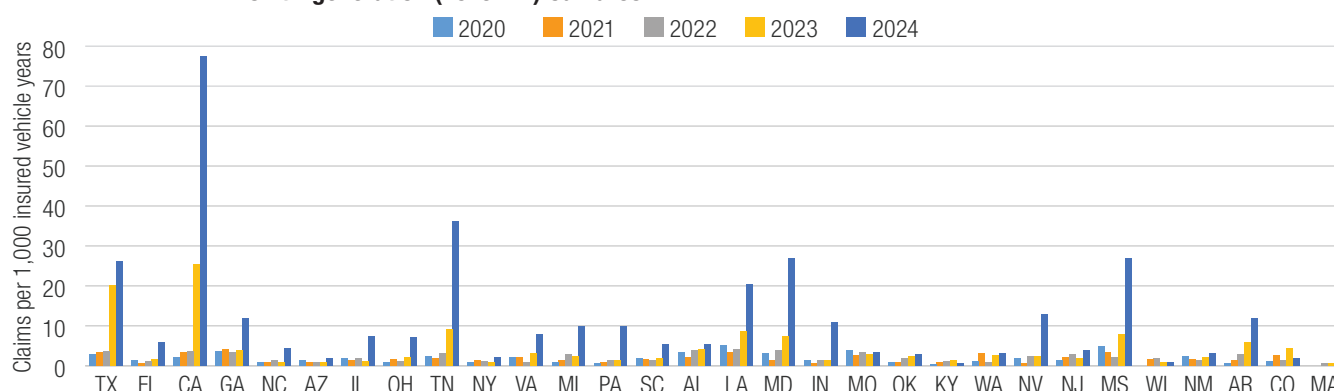


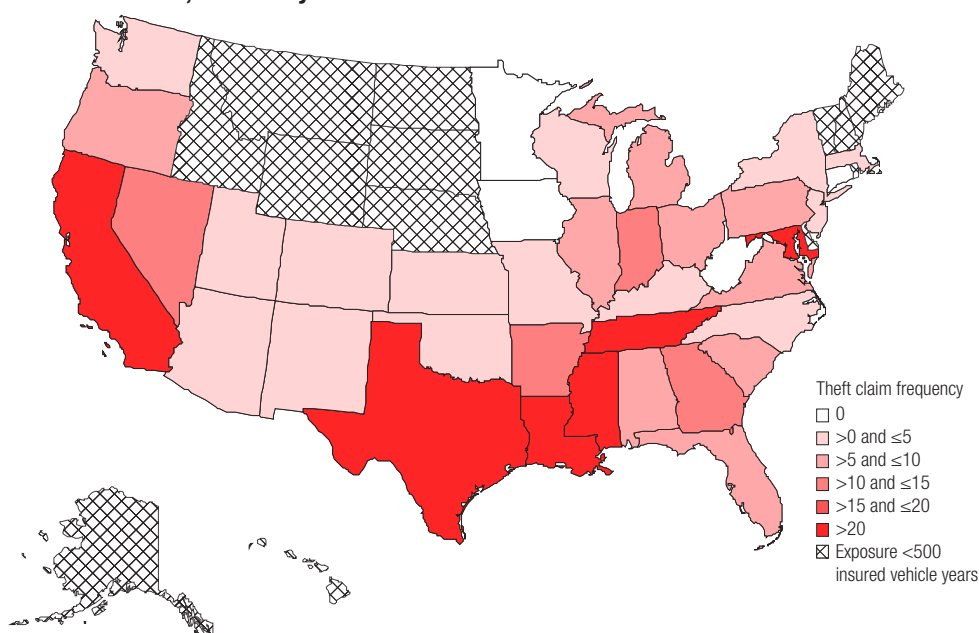
Figure 6 shows the theft claim frequency for sixth-generation Camaros by calendar year and state. Results are limited to states with vehicles that had over 1,000 insured vehicle years per calendar year. Most states experienced relatively low and stable theft claim frequencies from 2020 to 2022. Beginning in 2023, claim frequencies increased in a few states, with the largest spikes in Texas and California. In 2024, theft claim frequencies rose more broadly across states. California recorded the highest theft rate with 78 claims per 1,000 insured vehicle years; Tennessee was next with over 35 claims. Texas, Louisiana, Maryland, and Mississippi surpassed 20 claims. Several other states also saw moderate increases during 2024. While not displayed in this figure, Washington, DC, showed a substantial increase in theft claim frequency in 2024.

Map 1 highlights geographic variation in theft claim frequency for sixth-generation Camaro vehicles during the first six months of 2024 for states with a minimum of 500 insured vehicle years. California, Louisiana, Maryland, Mississippi, Tennessee, and Texas appear among the highest-risk states.

Figure 6: Theft claim frequencies by calendar year and state, sixth-generation (2016–24) Camaros



Map 1: Theft claim frequency by state, sixth-generation (2016–24) Camaros, calendar year 2024



► Discussion

Theft claim frequencies for Camaros began to increase in 2023. While older (fifth-generation) models maintained low theft rates, newer (sixth-generation) models experienced substantial theft rate increases. Theft claim frequency for sixth-generation Camaros peaked in March 2024 at 18.3 claims per 1,000 insured vehicle years. Theft rates declined later in the year but remained more than 10 times as high as those for fifth-generation models. Sixth-generation Camaros also had higher claim severities. The sharp increases seen for sixth-generation Camaros could be related to changes in electronic architecture. While both generations are equipped with OBD ports, sixth-generation Camaros adopted push button start systems, which can be more vulnerable to signal manipulation or injection. In contrast, fifth-generation Camaros rely on traditional keyed ignition systems, which may be less susceptible to such attacks (Richardson, 2024). In addition, the twice as expensive Camaro ZL1 made up 2% of the fifth-generation comprehensive exposure compared with 6% for the sixth-generation. This increase in exposure could also be contributing to the higher claim severity for the sixth generation Camaros.

High-performance variants are often theft targets due to their high horsepower. Theft claim frequency was especially high for the Camaro ZL1 two-door, which offers 650 horsepower and had a base price of \$73,600. In 2024, the theft claim frequency for the Camaro ZL1 two-door reached more than 38 claims per 1,000 insured vehicle years. The Camaro two-door and convertible also saw elevated theft rates, though to a lesser degree.

Texas and California were the first states to exhibit substantial increases in the theft claim frequency for Camaros. In 2024, California recorded the highest theft claim frequencies for these vehicles, followed by Tennessee, Mississippi, Maryland, and Texas.

In response to this theft increase, General Motors (GM) launched a Customer Satisfaction Program aimed at reducing theft risk for 2020–24 Camaro models (Barta, 2025). The initiative involves reprogramming the Body Control Module with updated security logic, making these vehicles more difficult to steal. In addition, late model Camaros feature countermeasures to reduce the threat of signal manipulation.

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