



NW Insurance Council

Consumer Alert

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NICB reports good news for Washington vehicle owners: declining auto theft rates

- *Number of vehicles stolen in Washington is down 3.83 percent statewide and the rate of theft declined in cities statewide*
- *Owners of vehicles stolen are “on the hook” without Comprehensive Insurance Coverage*
- *Vehicle owners/drivers are recommended to follow the “[four layers of protection](#)” to guard against vehicle theft*

SEATTLE, July 18, 2019 – For the fourth year in a row, **no** Washington cities ranked among the nation’s 10 worst cities for auto theft. The Spokane area, which made the top 10 list from 2011 to 2014 and ranked as high as fourth in 2011, dropped from 36th in 2017 to 41st in 2018, according to the National Insurance Crime Bureau’s (NICB) recent annual [Hot Spots Report](#).

Most metropolitan areas in Washington saw a decrease in auto theft rates in 2018, and NICB’s report shows the number of vehicles stolen decreased by 3.83 percent statewide last year. NICB’s *Hot Spots Report* compares auto thefts per 100,000

inhabitants to develop an even comparison in metropolitan areas across the country. Auto theft decreased in most Washington metropolitan areas last year, which means a decrease in both the number of vehicles stolen and auto theft rate per 100,000 residents.

Auto thefts in the Bremerton-Silverdale area dropped 25 percent last year, with 427 vehicles stolen in 2018 compared to 569 in 2017. Spokane decreased by 9 percent, the Seattle-Tacoma-Bellevue area decreased by 4 percent, Walla Walla experienced a 36 percent decrease and Kennewick-Richland decreased by 10 percent. Wenatchee is the only area with more vehicles stolen in 2018, with an increase of 12 percent.

The decrease in auto theft rates in Washington is good news, but auto theft continues to be a widespread and costly crime, particularly if the vehicle owner doesn't have the right insurance coverage.

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. Importantly, comprehensive insurance is the only policy that will help pay to repair or replace a stolen vehicle.

“Improving numbers on vehicle theft is good news for insurance policyholders, because higher losses from auto theft add to the cost of insurance – and vehicle theft is a \$5 billion-per year crime in the US,” said Kenton Brine, NW Insurance Council president. “But the improved stats won't help if your vehicle is stolen – especially if you don't have the right type and amount of insurance coverage to help you recover.”

Vehicle theft is the nation's number-one property crime, costing an estimated \$5.9 billion in 2016, according to the [FBI](#). In 2018, 37,020 vehicles were reported stolen in

Washington. That’s an average of 101 stolen vehicles per day and four vehicles stolen each hour.

Brine recommended drivers talk to their insurance company or agent to verify the auto insurance policy they have will help if the worst happens and their car or truck is stolen.

In addition, Brine recommended that vehicle owners use the National Insurance Crime Bureau’s [“Four Layers of Protection”](#) to guard against auto theft.

“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.

Here are the Washington cities with the **highest theft rates** and how they compare to one year ago (percentages rounded):

City	Thefts	Theft Rate*	% change in theft rate
1. Wenatchee	154	128.39	+10%
2. Seattle-Tacoma-Bellevue	18,371	466.63	-6%
3. Yakima	1,172	466.10	-3%
4. Spokane-Spokane Valley	2,279	397.39	-11%
5. Longview	277	254.16	-7%
6. Olympia-Tumwater	654	228.34	-14%
7. Mount Vernon-Anacortes	289	225.42	-5%
8. Bremerton-Silverdale	427	158.26	-26%
9. Kennewick-Richland	455	153.60	-12%
10. Walla-Walla	69	106.18	-36%
11. Bellingham	305	135.14	-9%

*The theft rate is based on number of thefts per 100,000 inhabitants using U.S. Census data.

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 by texting keyword “fraud” to TIP411 (847411).

For more information about the [Hot Spots Report](#) and insurance fraud, visit [National Insurance Crime Bureau](#) and [NW Insurance Council](#).

NW Insurance 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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