



NW Insurance Council

## *Consumer Alert*

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## NICB reports declining auto thefts in Oregon

- *Number of vehicles stolen in Oregon down nearly 2 percent 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*

**PORTLAND, July 18, 2019** – Several Oregon metropolitan areas posted decreases in the number of auto thefts in 2018. Overall, the state’s number of vehicles stolen declined 1.76 percent last year, according to the National Insurance Crime Bureau’s (NICB) recent annual [Hot Spots Report](#).

Data from the [FBI’s Uniform Crimes Report](#) show that auto thefts were up across the country by 7.4 percent in 2016 compared to 2015. The NICB compares auto thefts per 100,000 inhabitants to develop an even comparison in metropolitan areas across the country. Auto theft decreased in most Oregon metropolitan areas last year, which means a decrease in both the number of vehicles stolen and auto theft rate per 100,000 residents.

The Salem metropolitan area showed a 7 percent decrease in the number of vehicles stolen in 2018 compared to 2017. The Portland-Vancouver-Hillsboro area decreased by less than 1 percent and Albany saw a decline of 8 percent. Some areas did have an increase in auto theft, however. Medford increased 5 percent, and Corvallis saw a 2 percent rise.

Auto theft continues to be a widespread and costly crime, particularly if the vehicle owner does not 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 pay to help to repair or replace a stolen vehicle.

“Auto theft is a \$6 billion crime in the US today, and it has an impact on the cost of insurance for consumers,” said Kenton Brine, NW Insurance Council president. “Doing what you can to minimize your risk of being a victim of auto theft is important, and so is making sure you have an auto insurance policy that includes Comprehensive coverage, in case prevention efforts fail.

Vehicle theft is the nation’s number-one property crime, costing an estimated \$5.9 billion in 2016, according to the [FBI](#). Even though the number and frequency of auto theft declined in 2018, 16,385 vehicles were nonetheless stolen in Oregon last year. That’s 45 vehicles per day and more than one vehicle stolen every hour. A persistent high number of thefts adds millions of dollars to the cost of insurance for vehicle owners in Oregon and nationwide.

Brine recommended drivers 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 top eight Oregon cities with the **highest theft rates** in 2018 and how they compare to 2017 data (percentages rounded):

	City	Thefts	Theft Rate*	% change in theft rate
1.	Portland-Vancouver-Hillsboro	12,470	503.06	-2%
2.	Grants Pass	343	392.48	-6%
3.	Salem	1,562	361.49	-9%
4.	Medford	637	290.12	+4%
5.	Eugene	878	231.29	-7%
6.	Albany	243	190.84	-10%
7.	Bend-Redmond	197	102.61	-5%
8.	Corvallis	55	59.72	+1%

**\*The theft rate is based on the 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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