



NW Insurance Council

Consumer Alert

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Auto thefts down slightly in Idaho, NICB reports

- *Number of vehicles stolen in Idaho are down less than half percent statewide in 2018, compared to a less than half percent rise in 2017*
- *Owners of vehicles stolen are “on the hook” without Comprehensive Insurance Coverage*
- *Drivers are recommended to follow the “[four layers of protection](#)” to guard against vehicle theft*

BOISE, July 18, 2019 – Auto theft decreased in some areas of Idaho in 2018 and increased in others, adding up to a slight overall decrease statewide, according to the National Insurance Crime Bureau’s recent annual [Hot Spot Report](#).

The number of vehicles stolen in the Idaho Falls area climbed 19.5 percent last year while Lewiston increased by 13 percent and Pocatello increased nearly 5 percent. But some areas saw significant decreases. In Logan, for example, auto theft decreased by

27 percent in 2018, while Boise City decreased by 12 percent and Coeur d'Alene by 5 percent.

Overall, vehicles stolen in Idaho fell less than half percent in 2018. The NICB compares auto thefts per 100,000 inhabitants to develop an even comparison in metropolitan areas across the country. Auto theft decreased in many Idaho metropolitan areas last year, which means a decrease in both the number of vehicles stolen and auto theft rate per 100,000 residents.

Even though the statewide decrease in auto thefts was slight last year, it's still a strong reminder 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 repair or replace a stolen car.

“Auto theft is a nearly \$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](#). In 2018, 1,631 vehicles were reported stolen in Idaho. That's 4 vehicles stolen per day and nearly two vehicles stolen each hour. A persistent high number of thefts adds millions of dollars to the cost of insurance for vehicle owners in Idaho 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 seven Idaho cities with the **highest theft rates** in 2018 and how they compare to 2017 data (percentages rounded):

City	Thefts	Theft Rate*	% change in auto theft
1. Pocatello	156	179.03	+2%
2. Boise City	885	121.16	-14%
3. Lewiston	98	155.51	+12%
4. Coeur d’Alene	189	117.02	-7%
5. Idaho Falls	147	98.72	+17%
6. Logan	55	39.06	-28%

*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](#) 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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