



NW Insurance Council

Consumer Alert

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Auto thefts rise nearly 10 percent in Washington, moves state to 8th worst in US, NICB reports

- According to the National Insurance Crime Bureau's population-based survey, or [Hot Spots Report](#), 37,465 vehicles were stolen in Washington state in 2020, up 9.6 percent from 2019.
- Owners of vehicles stolen are protected by Comprehensive Insurance Coverage (minus their deductible).
- Vehicle owners/drivers should use the "[four layers of protection](#)" to guard against vehicle theft.

SEATTLE, WA, September 21, 2021 – The National Insurance Crime Bureau's (NICB) annual [Hot Spots Report](#) shows that auto theft increased significantly across the nation in 2020. In Washington state, the number of vehicles stolen went up 9.6 percent, from 34,172 vehicles in 2019 to 37,465 in 2020. The auto theft *rate*, which measures the number of vehicles stolen per 100,000 residents, also increased in Washington in 2020, from 331.06 to 368.46 – the nation's 8th highest theft rate.

Auto theft is a widespread crime that increased dramatically during the pandemic, according to NICB. And without the right insurance coverage, having your vehicle stolen can be costly.

The NW Insurance Council encourages drivers to consider optional [Comprehensive or Other than Collision Coverage](#) because it is the only policy that will help pay to repair or replace a stolen vehicle. This type of policy also pays - up to the limits of the policy - 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.

Comprehensive auto coverage is a “first party” policy, which means if you suffer a loss, you contact your own insurer to file a claim. Keep in mind that most policies include a deductible – an amount that the policyholder chooses at the time they apply for insurance – that will be your responsibility – so it is important to choose a deductible that is affordable, but that also keeps your premiums affordable.

“Comprehensive auto coverage provides peace of mind for vehicle owners, especially for owners of newer vehicles and cars that are not fully paid for, or are under lease,” said Kenton Brine, NW Insurance Council President. “If your car is stolen or damaged in a break-in, comprehensive coverage is the key to your recovery, so check with your insurance company or agent to know what’s in your policy.”

A vehicle is stolen every 36 seconds in the U.S., according to NICB, and the [FBI](#) reports that vehicle theft is the nation’s number-one property crime, costing an estimated \$6 billion in 2019.

It’s also recommended that vehicle owners use NICB’s [“Four Layers of Protection”](#) to guard against auto theft, because the more layers a driver can employ, the less chance his or her vehicle will be targeted by car thieves. 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.

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 [submitting a form](#) on NICB's website.

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.

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