



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

Release Date: 10-15-2021

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://www.facebook.com/NWInsuranceCouncil)

Honda Civic, Accord top the “10 most-stolen vehicles” list in WA; are you protected from auto theft?

What to Know

- *1998 Honda Civic is the most stolen car in Washington state.*
- *Losses from stolen vehicles totaled \$6.4 billion in 2019, contributing to the cost of auto insurance nationwide.*
- *Owners of vehicles stolen are “on the hook” without Comprehensive Insurance Coverage.*

SEATTLE, WA, October 15, 2021 – The vehicle thieves targeted most often in Washington in 2020 was the 1998 Honda Civic, according to the National Insurance Crime Bureau’s (NICB) annual [Hot Wheels Report](#). NICB also reports that nationally, the Ford full size pick-up was most targeted by thieves last year, followed by the Chevrolet full size pick-up.

The 2020 Top 10 most stolen list for Washington includes vehicle years ranging from 1991 to 2000. Certain models of older cars and trucks are popular with thieves because of their

longevity and the value of their parts, plus they are easier to steal. Newer and more expensive vehicles often have more sophisticated alarms and anti-theft systems and can be harder targets for auto thieves, but when stolen, these vehicles are frequently resold intact or shipped overseas.

No matter what year the vehicle, [auto theft](#) is a costly crime that contributes to the cost of auto insurance nationwide. The good news is vehicle owners who include optional Comprehensive Coverage in their auto insurance policies are covered if their vehicles are stolen.

“Consumers pay billions each year due to auto theft,” said Kenton Brine, NW Insurance Council president. According to the [Insurance Information Institute](#) (I.I.I.), the Federal Bureau of Investigation (FBI) reports more than \$6.4 billion was lost nationwide to auto theft in 2019, with the average dollar loss per theft at \$8,886.

“The cost to repair or replace stolen vehicles is reflected in insurance premiums,” Brine said. “That makes auto theft prevention an important issue for every vehicle owner.”

Brine also reminded drivers that [Comprehensive](#) insurance coverage (also referred to as “Other Than Collision” coverage), is the only coverage available to help auto theft victims recover the cost to repair or replace their vehicle. “Comprehensive coverage is not typically expensive, and can usually be purchased separately from other policies,” Brine said, “though many consumers choose to purchase the coverage along with [Collision](#) and/or [Personal Injury Protection](#) coverage when they buy auto liability insurance in compliance with state law.”

Auto theft is a widespread and expensive crime, particularly if the vehicle owner does not have the right insurance coverage. NICB’s recent [Hot Spots Report](#) shows more than 34,000 vehicles were stolen in Washington last year.

Here is a list of Washington’s most stolen vehicles, according to [NICB’s 2020 statistics](#)::

1. 1998 Honda Civic
2. 1997 Honda Accord
3. 1999 Ford Pick-Up (Full Size)
4. 1999 Honda CR-V
5. 1999 Chevrolet Pick-Up (Full Size)
6. 1998 Subaru Legacy
7. 1991 Toyota Camry
8. 1999 Toyota Corolla
9. 1995 Acura Integra
10. 2000 Subaru Impreza

[NW Insurance Council](#) and [NICB](#) offer the following tips to help you reduce the risk of your vehicle being stolen:

- Keep your doors locked and windows completely rolled up.
- Remove keys from the ignition, even when briefly stepping away from your car.
- Keep valuable items such as bags, purses, cell phones and briefcases out of sight.
- Always park your vehicle in well-lit areas.
- Always activate your vehicle's security or alarm system when parked.
- Before buying a new vehicle, check with your insurance company to find out which vehicles have the highest risk of being stolen.
- NICB also recommends [four layers of protection](#) for auto theft: Common Sense, Warning Devices, Immobilizing Devices and Tracking Devices.

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 Wheels Report](#) and insurance fraud, call (800) 664-4942 or visit [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.

###