



NW Insurance Council

Consumer Alert

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“Stunning” rise in auto theft in WA means precautions - and insurance - are more important than ever

- *According to the National Insurance Crime Bureau (NICB), 35,746 vehicles were stolen in Washington state in 2021, and more than 52,000 catalytic converters were stolen across the US in 2021.*
- *NICB’s 2021 [Hot Spots Report](#) – a population-based survey- places Washington at sixth in the nation for states with the highest auto theft rate.*
- *Owners of vehicles stolen are protected by [Comprehensive Insurance Coverage](#) (minus their deductible).*

SEATTLE, WA, September 28, 2022– The National Insurance Crime Bureau’s (NICB) annual [Hot Spots Report](#) shows that auto theft increased significantly across the nation in 2021. The auto theft *rate*, which measures the number of vehicles stolen per 100,000 residents, increased 25 percent in Washington, from 368.46 in 2020 to 461.91 in 2021, and now has the nation’s 6th highest theft rate.

“It’s quite frankly a stunning increase we’re seeing in auto theft in this state,” said Kenton Brine, NW Insurance Council President. “The shock and frustration vehicle owners feel,

and the cost and hassle they face when this crime occurs, is very real. More than ever, taking extra precautions to reduce your risk of auto theft, and having the right insurance, is critical.”

A [new report](#) by NICB shows that nearly half a million vehicles were stolen in the first half of 2022 with an estimated \$4.5 billion worth of vehicle losses from thefts. NICB expects at least 100,000 more vehicles will be stolen by the end of 2022.

Vehicle theft is the nation’s number-one property crime, costing an estimated [\\$7.4 billion in 2020](#), the FBI reports. Auto theft is a widespread crime that increased dramatically during the pandemic. 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.”

Vehicles of all makes and models are vulnerable to theft. Last week, however, the [Highway Loss Data Institute](#) (HLDI) released a study that shows theft claims were twice as common for 2015-2019 model-year Hyundai and Kia vehicles during the pandemic compared to other 2015-2019 models because they lack electronic immobilizers, making them easier to steal.

Catalytic Converters a target for thieves – and are also covered by insurance

The theft of catalytic converters – devices found underneath all newer-model combustion-engine vehicles to reduce carbon emissions – is also plaguing vehicle owners across the country, as thieves can remove the devices in mere minutes and sell them due to the high value of the minerals inside. The number of reported catalytic converter thefts rose from 1,300 in 2018 to **more than 52,000** in 2021, the NICB has reported. Replacing a stolen catalytic converter can cost a vehicle owner \$1,500 or more.

To help reduce the risk of theft, vehicle owners are encouraged to take steps such as parking personal vehicles in a garage when at home or installing motion sensor security lights if parking in a driveway. Owners are encouraged to park in well-lit areas or areas staffed by security if possible.

Tools are also available to make your vehicle – and your catalytic converter – more difficult to steal. Simple, affordable solutions include steering wheel locks and audio alarms for your vehicle, and etching or painting your catalytic converter to make it easier to identify as stolen.

“We haven’t found a way to stop all car thieves, but everyone can do something to make their own vehicle harder to steal, and thus less attractive to thieves,” Brine said. “And of course, to protect your investment in your vehicles, make sure your auto insurance policy is up to date and has the coverage you need.”

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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