



NW Insurance Council

Consumer Alert

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Washington sees a 32 percent drop in vehicle thefts in 2024

Auto theft has decreased but remains a concern. Take precautions and consider Comprehensive Insurance coverage

- [The National Insurance Crime Bureau \(NICB\)](#) reports that vehicle thefts nationwide have returned to pre-pandemic levels following a four-year surge.
- *Vehicle thefts in Washington state* dropped 32 percent from 2023 to 2024.
- *Owners of vehicles stolen* are “on the hook” without [Comprehensive Insurance Coverage](#).

SEATTLE, WA, April 3, 2025– The [National Insurance Crime Bureau’s](#) (NICB) 2024 *Vehicle Theft Trends* report reveals a significant drop in vehicle thefts across the United States from 2023 to 2024, following a four-year surge. Vehicle theft in Washington declined a dramatic 32 percent.

Despite the decline, the issue of vehicle theft remains a concern. In 2024, Washington state reported 29,471 vehicles stolen and ranked seventh in the nation for its vehicle theft rate, according to NICB.

In addition to taking auto theft prevention measures, The NW Insurance Council urges vehicle owners to consider optional [Comprehensive or Other than Collision](#) coverage to help protect themselves financially if their vehicle is stolen, because it is the only type of policy that will cover auto theft.

“It is encouraging news that fewer vehicles were stolen in Washington in 2024 than in 2023, but even so, auto theft remains a significant problem in the Northwest,” said NW Insurance Council President Kenton Brine. “Insurers are paying much higher costs to repair or replace stolen vehicles than in the past, and those higher costs are contributing to insurance rate increases for consumers.”

[Comprehensive or Other than Collision Coverage](#) helps cover the cost of repairing or replacing a stolen vehicle. This policy also provides protection — up to the policy limits and typically after the deductible is met — for damage not caused by a collision. Covered incidents include fire, hail, windstorms, auto glass breakage, and even collisions with animals like deer.

The [NW Insurance Council](#) urges drivers to talk to their insurance company or agent to verify if the current auto insurance policy they have will help if the worst happens and their car or truck is stolen.

NICB and NW Insurance Council recommend that vehicle owners follow these tips to help guard against auto theft:

- Park in well-lit areas.
- Close and lock all windows and doors when you park.

- Never leave valuables inside your vehicle, especially if they are visible from outside the vehicle.
- Never leave your keys inside the vehicle.
- Don't leave the area while your vehicle is running.
- If your vehicle is stolen, call law enforcement and your auto insurer immediately. Reporting a vehicle as soon as possible after it is stolen increases the chance of recovery.

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 auto theft 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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