



## *Consumer Alert*

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**Release Date: 07-10-2025**

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### *National Vehicle Theft Prevention Month*

## Auto theft happens – be prepared with prevention and Comprehensive coverage

- *The National Highway Traffic Safety Administration ([NHTSA](#)) reports that more than 850,000 vehicles were stolen in the United States in 2024.*
- *Owners of vehicles stolen are “on the hook” without [Comprehensive Insurance Coverage](#).*
- *In 2024, Oregon reported 11,812 vehicles stolen and ranked 10<sup>th</sup> in the nation for its vehicle theft rate, according to data provided by the National Insurance Crime Bureau ([NICB](#)).*

**PORTLAND, OR, July 10, 2025**– July is National Vehicle Theft Prevention Month and the [National Highway Traffic Safety Administration](#) (NHTSA) is bringing awareness to the problem of auto theft in the United States as well as highlighting ways to help prevent your vehicle from being stolen.

In 2024, a vehicle was stolen every 37 seconds in the United States, according to NHTSA.

While taking steps to prevent auto theft is essential, the NW Insurance Council also encourages vehicle owners to consider purchasing optional [Comprehensive or Other than Collision](#) coverage. This is the only type of auto insurance that protects against vehicle theft by helping drivers avoid significant financial loss if their vehicle is stolen.

”We all love our cars, trucks and motorcycles, so including Comprehensive coverage in our auto policies is a smart and affordable way to be protected against damage or loss of our beloved vehicles from theft,” said NW Insurance Council President Kenton Brine. “But we should also take steps to make our vehicles less attractive to thieves, to avoid the cost, hassle and heartbreak of becoming a victim of auto theft.”

Comprehensive or Other than Collision Coverage will help pay to repair or replace a stolen vehicle. This type of policy also pays - up to the limits of the policy (typically after the policyholder has paid a deductible) - 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.

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

[NICB](#) and NHTSA recommend that vehicle owners follow a “layered approach” to protection 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.

- Purchase security devices such as steering wheel locks, vehicle immobilizers and GPS tracking tags, for example.
- If your vehicle is stolen, contact law enforcement and your auto insurer immediately. Prompt reporting greatly increases the chances of recovery and helps begin the claims process without delay.

### 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.

*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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