



NW Insurance Council

Consumer Alert

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Release Date: 04-02-2026

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Washington auto thefts drop 39% in 2025, but risks – and costs – remain

The decline offers relief, but thousands of auto thefts persist. Drivers urged to take precautions and review insurance coverage.

- *The [National Insurance Crime Bureau \(NICB\)](#) reports that vehicle thefts nationwide had a “historic decline” in 2025.*
- *Vehicle thefts in Washington state dropped 39 percent from 2024 to 2025.*
- *Owners of vehicles stolen are “on the hook” without [Comprehensive Insurance Coverage](#).*

SEATTLE, WA, April 2, 2026– New data from the [National Insurance Crime Bureau \(NICB\)](#) shows a significant decline in vehicle thefts nationwide, marking a continued downward trend.

According to NICB’s 2025 [Vehicle Thefts Trends](#) report, auto thefts across the United States fell again by 23 percent from 2024 to 2025, following a 17 percent decrease the previous year.

Washington state saw an even steeper decline, with vehicle thefts dropping 39 percent from 2024 to 2025. Despite that progress, auto theft remains a concern, with 18,039 vehicles reported stolen in 2025, ranking Washington 10th in the nation for theft rate.

The NW Insurance Council cautions that while the trend is encouraging, many drivers remain financially vulnerable.

“While it’s good news that fewer vehicles are being stolen, auto theft is still a significant problem in the Northwest,” said Kenton Brine, NW Insurance Council president. “The cost to repair or replace stolen vehicles continues to rise, and those costs are contributing to higher insurance premiums for consumers.”

Financial protection is still critical

Many drivers may not realize that standard auto insurance policies do not cover vehicle theft. Optional [Comprehensive or Other than Collision Coverage](#) is typically the only way to protect against theft-related losses.

This coverage helps to pay to repair or replace a stolen vehicle, up to policy limits and after any deductible. It also covers non-collision damage such as fire, hail, windstorms, glass breakage and animal collisions.

Simple steps to reduce theft risk

[NICB](#) and [NW Insurance Council](#) recommend that vehicle owners follow these tips to help guard against auto theft:

- Park in well-lit, high-visibility areas.
- Always close and lock doors and windows.
- Never leave valuables inside your vehicle, especially if they are visible from outside the vehicle.
- Never leave keys inside the vehicle.

- Don't leave the area while your vehicle is running.

If your vehicle is stolen, report it immediately to law enforcement and your insurance company. Quick reporting increases the likelihood of recovery.

Reporting theft and fraud

In some cases, auto theft is linked to insurance fraud, when vehicles are intentionally stolen to collect payouts. Anyone with information about vehicle theft or suspected fraud can report it anonymously by calling 1-800-TEL-NICB (1-800-835-6422) or [submitting a form](#) through the NICB website.

For more information on auto theft and insurance fraud, visit the [National Insurance Crime Bureau](#) and [NW Insurance Council](#) websites.

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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