NW Insurance Council

Consumer Alert

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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 650,000 vehicles were stolen in the United States in 2025.*
- *Owners of vehicles stolen are "on the hook" without Comprehensive Insurance Coverage.*
- *In 2025, Washington state reported 18,039 vehicles stolen and ranked 10th in the nation for its vehicle theft rate, according to data provided by the National Insurance Crime Bureau (NICB).*

SEATTLE, WA, July 16, 2026 – Vehicle theft can happen anywhere, making July's *National Vehicle Theft Prevention Month* a timely reminder to help protect your vehicle and understand what your auto insurance policy covers if it's stolen.

In 2025, a vehicle was stolen every 48 seconds in the United States, according to the National Highway Traffic Safety Administration (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 helps protect you from the financial loss associated with vehicle theft.

"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 Kenton Brine, NW Insurance Council president. "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 helps pay to repair or replace your vehicle if it is stolen. It also covers damage not caused by a collision with another vehicle, up to your policy limits and typically after you pay your deductible. This includes damage caused by fire, hail, windstorms, broken auto glass and even collisions with deer.

Your deductible is another important part of your auto insurance policy. While choosing a higher deductible can help reduce your premium, it also means you'll pay more out of pocket before your insurance coverage begins. Select a deductible that fits your budget and that you could comfortably afford if your vehicle is stolen or damaged.

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.

The National Insurance Crime Bureau (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.

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