

## Consumer Alert

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## Honda Accord, Civic top the "10 most-stolen vehicles" list in OR; are you protected from auto theft?

- 1997 Honda Accord is the most stolen car in Oregon.
- Losses from stolen vehicles totaled nearly \$5 billion in 2015, contributing to the cost of auto insurance nationwide.
- Owners of vehicles stolen are "on the hook" without Comprehensive Insurance Coverage.

**PORTLAND, September 19, 2018** – The vehicle thieves targeted most often in Oregon over the past year is the 1997 Honda Accord, according to the National Insurance Crime Bureau's (NICB) annual <u>Hot Wheels Report</u>.

The 2017 Top 10 most stolen list for Oregon includes vehicle years ranging from 1991 to 1999. According to NICB, certain models of older cars and trucks are popular with thieves because of their longevity and the value of their parts, plus they are easier to steal. Newer and more expensive vehicles often have more sophisticated alarms and anti-theft systems and frequently are stolen to be resold intact or shipped overseas.

No matter what year the vehicle, <u>auto theft</u> is a costly crime that contributes to the cost of auto insurance nationwide. The good news is vehicle owners who include optional

Comprehensive Coverage in their auto insurance policies are covered if their vehicles are stolen.

"Consumers pay billions each year for auto theft," said Kenton Brine, NW Insurance Council president. According to the <u>Federal Bureau of Investigation</u> (FBI), more than \$4.9 billion was lost nationwide to auto theft in 2015. "The cost to repair or replace stolen vehicles is reflected in insurance premiums," Brine added. "That makes auto theft prevention an important issue for every vehicle owner."

Brine also reminded drivers that <u>Comprehensive</u> insurance coverage (also referred to as "Other Than Collision" coverage), is the only coverage available to help auto theft victims recover the cost of losing their vehicle to theft (including repairing a damaged vehicle that is recovered or returned to the owner). "Comprehensive coverage is not typically expensive, and can usually be purchased separately from other policies," Brine said, "though many consumers choose to purchase the coverage along with <u>Collision</u> and/or <u>Personal Injury Protection</u> coverage."

Several Oregon metropolitan areas posted increases in the number of auto thefts in 2017, and the state's overall number of vehicles stolen rose 26 percent, according to the National Insurance Crime Bureau's (NICB) recent annual <u>Hot Spots Report</u>.

Here is a list of Oregon's most stolen vehicles, according to NICB's 2017 statistics:

- 1. 1997 Honda Accord
- 2. 1998 Honda Civic
- 3. 1998 Subaru Legacy
- 4. 1999 Ford Pick-Up (Full Size)
- 5. 1998 Honda CR-V
- 6. 1991 Toyota Camry
- 7. 1995 Chevrolet Pickup (Full Size)
- 8. 2000 Subaru Impreza
- 9. 1994 Acura Integra
- 10. 1993 Toyota Pickup

<u>NW Insurance Council</u> and <u>NICB</u> offer the following tips to help you reduce the risk of your vehicle being stolen:

- Keep your doors locked and windows completely rolled up.
- Remove keys from the ignition, even when briefly stepping away from your car.
- Keep valuable items such as bags, purses, cell phones and briefcases out of sight.
- Always park your vehicle in well-lit areas.
- Always activate your vehicle's security or alarm system when parked.
- Before buying a new vehicle, check with your insurance company to find out which vehicles have the highest risk of being stolen.
- NICB also recommends <u>four layers of protection</u> for auto theft: Common Sense, Warning Devices, Immobilizing Devices and Tracking Devices.

If you witness or have knowledge of an auto theft, contact your local law enforcement agency. Auto theft also can become a form of insurance fraud when owners arrange to have their vehicles stolen with hopes of collecting the insurance money. If you know of anyone who has filed a false insurance claim, call the Fraud Hotline at 800-TEL-NICB.

For more information about the <u>Hot Wheels Report</u> and insurance fraud, call (800) 664-4942 or visit <u>NW Insurance Council</u>.

<u>NW Insurance Council</u> is a nonprofit, insurer-funded organization providing information about home, auto, business and personal insurance to media, consumers and public policymakers in Oregon, Washington and Idaho.

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