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

- 1997 Honda Accord is the most stolen car in Washington state.
- 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.

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

The 2017 Top 10 most stolen list for Washington 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."

Most metropolitan areas in Washington saw a decrease in auto theft rates in 2017, but it continues to be a widespread and costly crime, particularly if the vehicle owner does not have the right insurance coverage. In 2017, more than 38,000 vehicles were stolen in Washington.

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

- 1. 1997 Honda Accord
- 2. 1998 Honda Civic
- 3. 1999 Ford Pick-Up (Full Size)
- 4. 1996 Subaru Legacy
- 5. 1991 Toyota Camry
- 6. 1999 Honda CR-V
- 7. 1995 Acura Integra
- 8. 1997 Chevrolet Pickup (Full Size)
- 9. 1995 Toyota Corolla

10. 1996 Jeep Cherokee/Grand Cherokee

<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, the Washington State Office of the Insurance Commissioner's hotline at 800-562-6900 or visit www.insurance.wa.gov/report-insurance-fraud-washington-state.

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.