

Consumer Alert

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NICB reports auto thefts in Idaho are up less than half percent statewide

- Number of vehicles stolen in Idaho up less than half percent statewide, compared to a 16 percent rise in 2016
- Owners of vehicles stolen are on the hook without Comprehensive Insurance Coverage
- Drivers are recommended to follow the "<u>four layers of protection</u>" to guard against vehicle theft

BOISE, July 16, 2018 – Auto theft climbed 32 percent in Logan last year and increased by 7.5 percent in Boise City, but some areas saw significant decreases. In Lewiston, for example, auto theft decreased by 25 percent in 2017, while Coeur d'Alene decreased by 10 percent and Pocatello by 6 percent, according to the National Insurance Crime Bureau's recent annual <u>Hot Spots Report</u>.

Overall, vehicles stolen in Idaho rose less than half percent in 2017. Data from the <u>FBI's</u> <u>Uniform Crimes Report</u> show that auto thefts were up across the country by 7.4 percent in 2016 compared to 2015. The NICB compares auto thefts per 100,000 inhabitants to develop an even comparison in metropolitan areas across the country. Auto theft decreased in many Idaho metropolitan areas last year, which means a decrease in both the number of vehicles stolen and auto theft rate per 100,000 residents.

Even though the statewide increase in auto thefts was slight last year, it's still a strong reminder to consider optional <u>Comprehensive or Other than Collision Coverage</u>. This type of policy pays - up to the limits of the policy (typically after a deductible has been paid by the policyholder) - for vehicle damage not caused by a collision with another vehicle or by depreciation and normal wear and tear, including damage from fire, hail, windstorm, auto glass breakage and even if the vehicle hits a deer. Importantly, comprehensive insurance is the only policy that will pay to help repair or replace a stolen car.

"Auto theft is a \$5 billion crime in the US today, and it has an impact on the cost of insurance for consumers," said Kenton Brine, NW Insurance Council president. "Doing what you can to minimize your risk of being a victim of auto theft is important, and so is making sure you have an auto insurance policy that includes Comprehensive coverage, in case prevention efforts fail."

Vehicle theft is the nation's number-one property crime, costing an estimated \$4.9 billion in 2015, according to the <u>FBI</u>. In 2017, 1,635 vehicles were reported stolen in Idaho. That's more than 4 vehicles stolen per day and nearly two vehicles stolen each hour. A persistent high number of thefts adds millions of dollars to the cost of insurance for vehicle owners in Idaho and nationwide.

Brine recommended drivers use the National Insurance Crime Bureau's "Four Layers of <u>Protection</u>" to guard against auto theft. "The more layers a driver can employ, the less chance his or her vehicle will be targeted by car thieves," Brine said. The protections include common sense measures like locking your car, adding warning devices like light and sound auto alarm systems, using a steering wheel lock, adding an immobilizing device such as a fuse cut-off or kill switch, or using an onboard tracking device.

Here are the top six Idaho cities with the highest theft rates in 2017 and how they compare to 2016 data (percentages rounded):

	City	Thefts	Theft Rate*	% change in auto theft
1.	Pocatello	149	174.74	-6.6%
2.	Boise City	1,002	141.16	-24.5%

3. Lewiston	87	138.27	-26%
4. Coeur d'Alene	199	126.24	-12%
5. Idaho Falls	123	84.45	-24%
6. Logan	75	54.35	+22%

*The theft rate is based on the number of thefts per 100,000 inhabitants using U.S. Census data.

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 by texting keyword "fraud" to TIP411 (847411).

For more information about the <u>Hot Spots Report</u> and insurance fraud, visit <u>National</u> <u>Insurance Crime Bureau</u> and <u>NW Insurance Council</u>.

NW Insurance Council is a nonprofit, public-education organization funded by member insurance companies serving Washington, Oregon and Idaho.

National Insurance Crime Bureau is the nation's leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through data analytics, investigations, training, legislative advocacy and public awareness.

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