

## Consumer Alert

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## NICB reports auto thefts in Oregon are on the rise

- Number of vehicles stolen in Oregon up 26 percent statewide
- Owners of vehicles stolen are "on the hook" without Comprehensive Insurance Coverage
- Vehicle owners/drivers are recommended to follow the "<u>four layers of</u> <u>protection</u>" to guard against vehicle theft

**PORTLAND, July 16, 2018** – Several Oregon metropolitan areas posted increases in the number of auto thefts in 2017, while other saw decreases. Overall, the state's number of vehicles stolen rose 26 percent last year, according to the National Insurance Crime Bureau's (NICB) recent annual <u>Hot Spots Report</u>.

Data from the <u>FBI's 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 increased in most Oregon metropolitan areas last year, which means an increase in both the number of vehicles stolen and auto theft rate per 100,000 residents.

The Salem metropolitan area showed a steep 47 percent increase in the number of vehicles stolen in 2017 compared to 2016. The Portland-Vancouver-Hillsboro area increased by 31 percent and Albany area rose by 17 percent. Some areas did have a decrease in auto theft,

however. Medford decreased by 3 percent, Eugene saw a 6 percent drop, and Corvallis is down by 26 percent.

Auto theft continues to be a widespread and costly crime, particularly if the vehicle owner does not have the right insurance coverage. The NW Insurance Council encourages drivers to consider optional <u>Comprehensive or Other than Collision</u> <u>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 to repair or replace a stolen vehicle.

"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, 16,679 vehicles were stolen in Oregon. That's more than 46 vehicles per day and more than one vehicle stolen every hour. A persistent high number of thefts adds millions of dollars to the cost of insurance for vehicle owners in Oregon and nationwide.

Brine recommended drivers use the National Insurance Crime Bureau's "<u>Four Layers of</u> <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 eight Oregon cities with the highest theft rates in 2017 and how they compare to 2016 data (percentages rounded):

	City	Thefts	Theft Rate*	% change in theft rate
1.	Portland-Vancouver-Hillsboro	12,577	512.68	17.5%
2.	Grants Pass	359	415.74	-5%
3.	Salem	1,685	396.49	44%
4.	Medford	604	277.73	-10.5%
5.	Eugene	933	248.97	-19%
6.	Albany	265	211.92	12%
7.	Bend-Redmond	202	108.09	-24%
8.	Corvallis	54	59.37	-36%

\*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> Insurance Crime Bureau and NW Insurance Council.

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.