



NW Insurance Council

Consumer Alert

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Ford Pickup, Honda Civic top the “10 most-stolen vehicles” list in WA. Are you protected from auto theft?

What to Know

- *1999 full size Ford Pickup was the most stolen vehicle in Washington state in 2022.*
- *Vehicle thefts in the United States increased 7 percent in 2022, according to the National Insurance Crime Bureau’s recent [vehicle theft trend data](#).*
- *Owners of vehicles stolen are “on the hook” without [Comprehensive Insurance Coverage](#).*

SEATTLE, WA, August 2, 2023– The vehicle thieves targeted most often in Washington in 2022 was the 1999 full size Ford Pickup, according to the National Insurance Crime Bureau’s (NICB) recent [vehicle theft trend data](#) report. NICB also reports that nationally, the 2004 full size Chevrolet Pick-Up was most targeted by thieves last year.

The 2022 Top 10 most stolen list for Washington includes vehicle years ranging from 1997 to 2018. 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 can be harder targets for auto thieves, but when stolen, these vehicles are frequently resold intact or shipped overseas.

No matter what year the vehicle, [auto theft](#) 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 due to auto theft,” said Kenton Brine, NW Insurance Council president. According to the [National Highway Traffic Safety Administration](#) (NHTSA), a motor vehicle is stolen every 32 seconds in the United States and cost vehicle owners approximately \$8 billion in 2022.

“The cost to repair or replace stolen vehicles is reflected in insurance premiums,” Brine said. “That makes auto theft prevention an important issue for every vehicle owner.”

Brine also reminded drivers that [Comprehensive](#) insurance coverage (also referred to as “Other Than Collision” coverage), is the only coverage available to help auto theft victims recover the cost to repair or replace their vehicle.

“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 [Collision](#) and/or [Personal Injury Protection](#) coverage when they buy auto liability insurance in compliance with state law.”

Auto theft is a widespread and expensive crime, particularly if the vehicle owner does not have the right insurance coverage. Fortunately, NICB reports more than 85 percent of

passenger vehicles reported stolen in 2022 were recovered by law enforcement or other means.

Here is a list of Washington's most stolen vehicles, according to [NICB's 2022 data](#):

1. 1999 Ford Pickup (full size) – 4,121 thefts
2. 2000 Honda Civic – 3,267 thefts
3. 1997 Honda Accord – 2,613 thefts
4. 2004 Chevrolet Pickup (full size) – 1,575 thefts
5. 2001/2000 Honda CR-V – 1,338 thefts
6. 1997 Ford Pickup (small size) – 858 thefts
7. 2007 Ford Camry – 791 thefts
8. 1998 Subaru Legacy – 771 thefts
9. 2001 Dodge Pickup (full size) – 744 thefts
10. 2018 Hyundai Elantra – 698 thefts

[NW Insurance Council](#) and [NICB](#) 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 or take your fob with you, 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.

If your vehicle is stolen, report the theft to law enforcement immediately. NICB reports 34 percent of reported stolen vehicles are recovered on the same day as the theft, and 45 percent are recovered within two days. Also, reporting the theft to police also provides a

record for your insurer. Typically, insurers need a police report before they can honor a claim.

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.

For more information about auto theft and insurance fraud, call (800) 664-4942 or visit [NW Insurance Council](#).

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

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