



NW Insurance Council

Consumer Alert

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Washington ranks fourth in U.S. for vehicle thefts by volume, NICB reports

Take precautions to help prevent auto theft and consider optional Comprehensive insurance coverage

- *The [National Insurance Crime Bureau \(NICB\)](#) reports more than one million motor vehicles were stolen last year, a one percent increase from 2022.*
- *Washington state ranked fourth in the nation for thefts by volume with 43,160 vehicles stolen in 2023, an 8 percent decrease from 2022, according to NICB.*
- *Owners of vehicles stolen are “on the hook” without [Comprehensive Insurance Coverage](#).*

SEATTLE, WA, April 17, 2024 – The [National Insurance Crime Bureau’s](#) (NICB) 2023 *Vehicle Theft Trends* report shows thefts increased again in the United States with more than one million vehicles stolen last year. Washington state, however, saw an 8 percent decrease in auto theft but still ranked fourth in the nation for thefts by volume with 43,160 vehicles stolen in 2023 compared to 47,113 in 2022. The Seattle-Tacoma-Bellevue Core-Based

Statistical Area (CBSA) ranked seventh in the nation with 31,328 thefts last year, a 2 percent increase from 2022.

In addition to taking auto theft prevention measures, The NW Insurance Council urges vehicle owners to consider optional [Comprehensive or Other than Collision](#) coverage to help protect themselves financially if their vehicle is stolen, because it is the only type of policy that will cover auto theft.

“It is encouraging news that fewer vehicles were stolen in Washington in 2023 than in 2022, but even so, auto theft remains a significant problem in the Northwest,” said NW Insurance Council President Kenton Brine, who noted that 8,000 more vehicles were stolen last year than in 2021. “Insurers are paying much higher costs to repair or replace stolen vehicles than in the past, and those higher costs are contributing to insurance rate increases for consumers.”

[Comprehensive or Other than Collision Coverage](#) will help pay to repair or replace a stolen vehicle. This type of policy also 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, including damage from fire, hail, windstorm, auto glass breakage and even if the vehicle hits a deer.

The [NW Insurance Council](#) urges drivers talk to their insurance company or agent to verify if the current auto insurance policy they have will help if the worst happens and their car or truck is stolen.

NICB and NW Insurance Council recommend that vehicle owners follow these tips to help guard against auto theft:

- Park in well-lit areas.
- Close and lock all windows and doors when you park.

- Never leave valuables inside your vehicle, especially if they are visible from outside the vehicle.
- Never leave your keys inside the vehicle.
- Don't leave the area while your vehicle is running.
- If your vehicle is stolen, call law enforcement and your auto insurer immediately. Reporting a vehicle as soon as possible after it is stolen increases the chance of recovery.

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 [submitting a form](#) on NICB's website.

For more information auto theft and insurance fraud, visit [National Insurance Crime Bureau](#) and [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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