



NW Insurance Council

Consumer Alert

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National Vehicle Theft Prevention Month

More than one million vehicles stolen in the U.S. last year, 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 over 2022.
- Owners of vehicles stolen are “on the hook” without [Comprehensive Insurance Coverage](#).
- The [National Highway Traffic Safety Administration](#) (NHTSA) reports that a vehicle was stolen every 31 seconds in the United States in 2023 and cost vehicle owners more than \$8 billion.

SEATTLE, WA, July 16, 2024– July is National Vehicle Theft Prevention Month and the [National Insurance Crime Bureau](#) (NICB) and [National Highway Traffic Safety Administration](#) (NHTSA) are bringing awareness to the growing problem of auto theft in

the United States as well as highlighting ways to help prevent your vehicle from being stolen.

In 2023, a vehicle was stolen every 31 seconds in the United States costing vehicle owners more than \$8 billion, according to [NHTSA](#). In April, [NICB](#) reported that Washington state ranked fourth in the nation for thefts by volume with 43,160 vehicles stolen in 2023.

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.

”We all love our cars, trucks and motorcycles, so including Comprehensive coverage in our auto policies is a smart and affordable way to be protected against damage or loss of our beloved vehicles from theft,” said NW Insurance Council President Kenton Brine. “But we should also take steps to make our vehicles less attractive to thieves, to avoid the cost, hassle and heartbreak of becoming a victim of auto theft.”

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 the policyholder has paid a deductible) - 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 to talk to their insurance company or agent to verify if their current auto insurance policy will help if the worst happens and their car or truck is stolen.

NICB and NHTSA 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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