

News release

Insurance Council
of Australia

Thursday, 4 September 2025

Motor theft claims skyrocket in Victoria but fall in other states

New analysis released by the Insurance Council of Australia (ICA) today shows that motor vehicle theft claims have decreased in every state in the last financial year except for Victoria – which saw the largest annual increase on record.

Insurance Statistics Australia (ISA) data from New South Wales, Queensland, South Australia, Victoria and Western Australia has reaffirmed Victoria as the country's car crime leader, recording a 59 per cent increase in motor theft claims and a 70 per cent increase in incurred costs – with more than 12,000 claims totalling \$223 million in the 12 months to June 2025.

These statistics are starker when looking at a metro and regional breakdown, with metro Victoria accounting for a majority of the claims and seeing the largest increase: claims numbers are up 70 per cent and costs up 80 per cent, totalling 10,000 claims and \$183 million in insured losses.

At a national level, the number of motor theft claims rose 11 per cent to 30,000 claims totalling \$466 million, up 20 per cent on the previous 12-month period.

Queensland saw the largest reduction in motor theft claims with total claims count down 11 per cent to 6,000, equating to \$104 million in incurred losses, down 10 per cent from the previous 12-month period. This is the largest drop in both claims count and incurred costs the State has seen in more than a decade.

Western Australia and South Australia both saw a 10 per cent reduction in the number of claims and New South Wales was down 3 per cent – dropping to 4,000, 1,300 and 5,800 respectively.

Theft claim frequency (the incidence of motor vehicle theft as a percentage of total motor policies) also decreased in all states except Victoria which went from 0.26 per cent to 0.45 per cent in metro Victoria.

Across all states analysed, there was an average increase of 1.4 per cent in the number of comprehensive and third-party motor vehicle policies in the 2025 financial year.

Quotes attributable to ICA CEO Andrew Hall:

Motor theft claims have been climbing significantly over the last decade, and while they only make up a small part of overall motor claims, this is a growing concern.

Everyone pays for car theft, through increased costs of policing, courts and ultimately insurance. We cannot accept this level of car crime as normal in Australia.

It is encouraging to see car crime claims on the decline in majority of states and the reductions in Queensland, which was previously leading the country on the increases, are particularly pleasing.

Insurers are in ongoing conversation with law enforcement agencies and continue to share data where appropriate.

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DATA TABLES FOLLOW THIS RELEASE

For noting:

¹ Values calculated as the sum of Zone Country and Zone Metro. Claim Type: Theft of or from vehicle. Period (Month) 6. State: Australia. Period (Year): 2024 and 2025. Sum of Claims incurred (r12) \$. ISA Private Motor data as at Jun 2025.

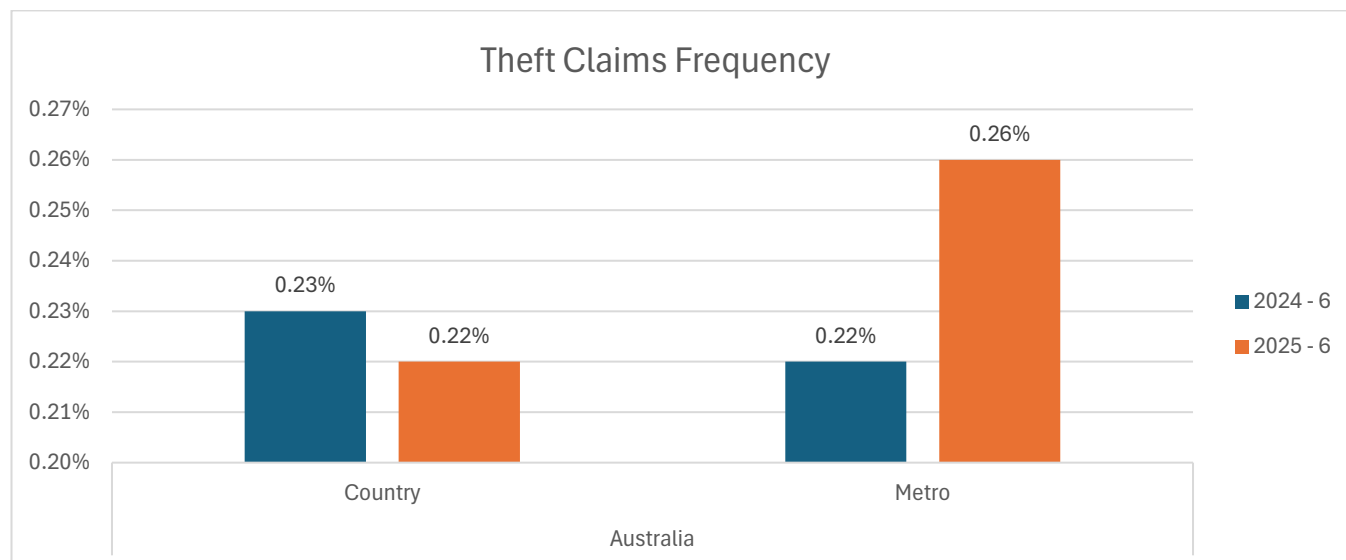


Table 1: The frequency of motor theft claims as a percentage of total claims over Australia in the 12 months to June 2024 and the 12 months to June 2025. Data source: Insurance Statistics Australia.

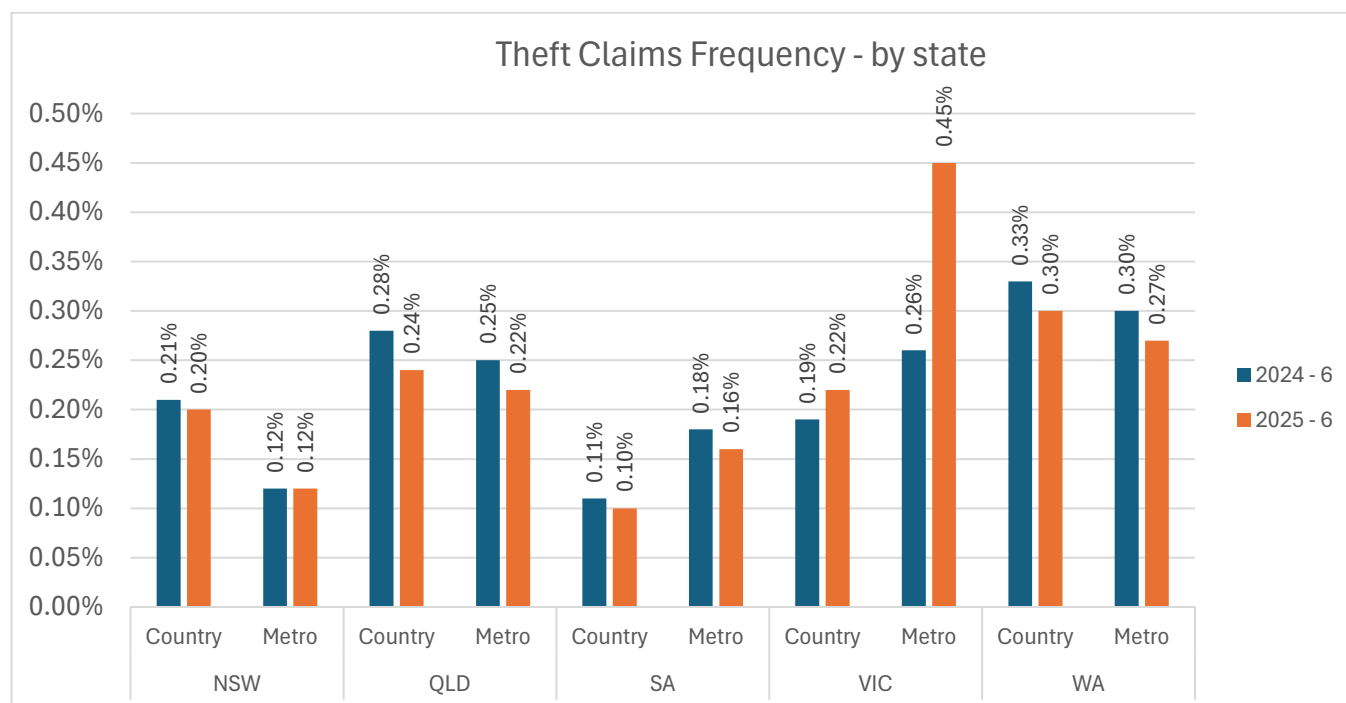


Table 2: The frequency of motor theft claims as a percentage of total claims broken down per state in the 12 months to June 2024 and the 12 months to June 2025. Data source: Insurance Statistics Australia.

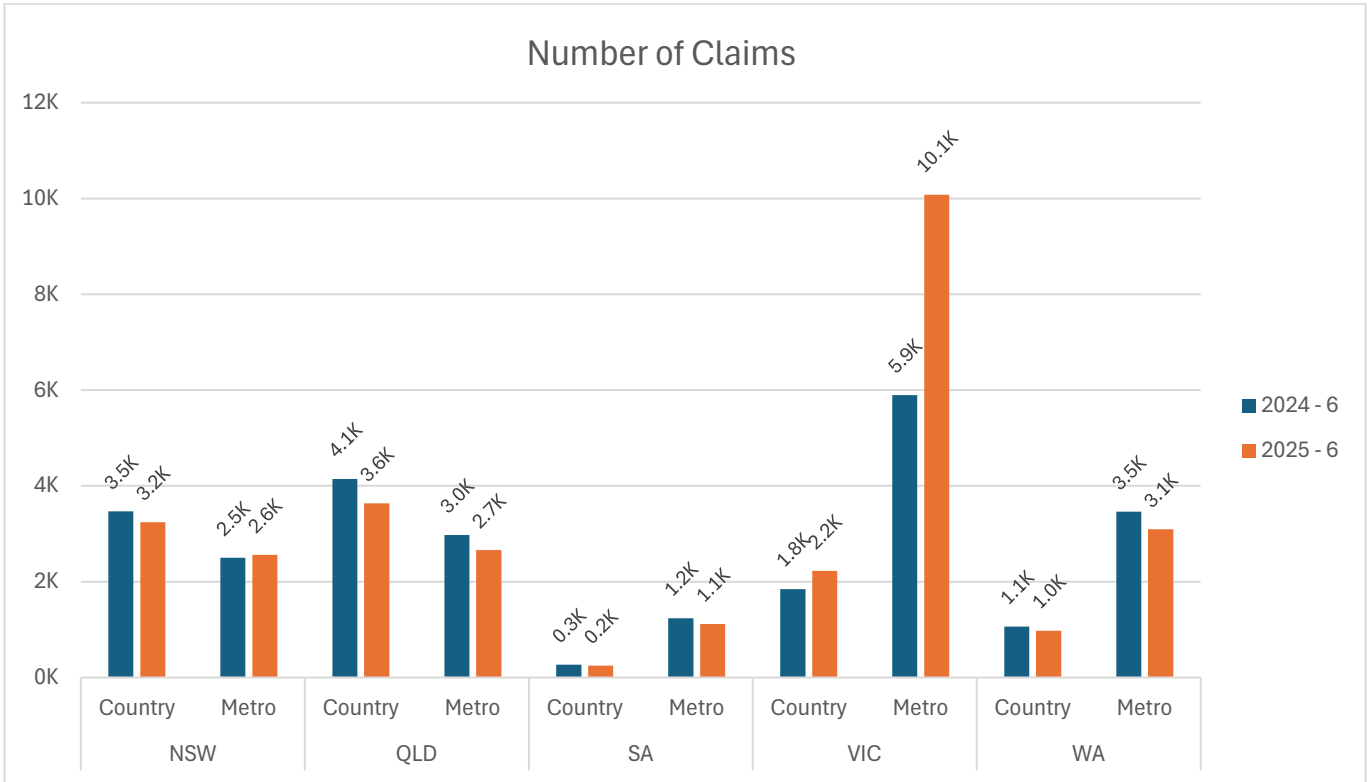


Table 3: The number of motor theft claims broken down per state in the 12 months to June 2024 and the 12 months to June 2025. Data source: Insurance Statistics Australia.

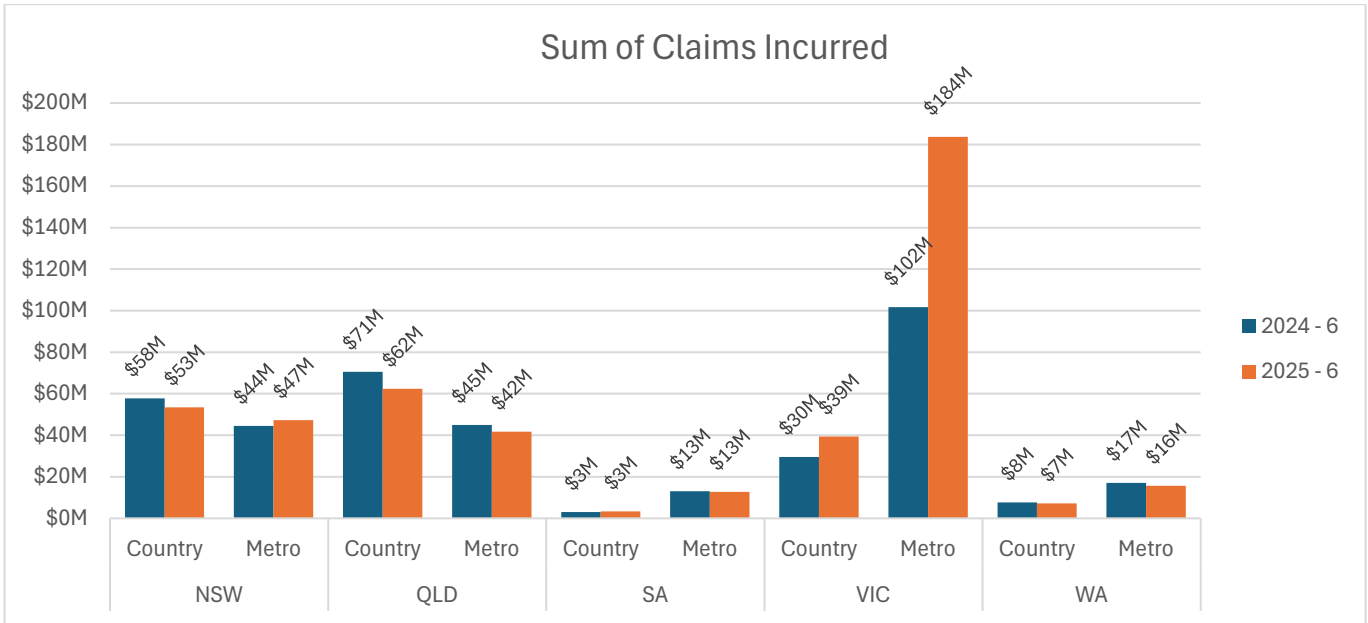


Table 4: The sum of motor theft claims incurred (in dollars) broken down per state in the 12 months to June 2024 and the 12 months to June 2025. Data source: Insurance Statistics Australia.