



News release

Insurance Council
of Australia

Thursday, 4 June 2026

Victoria still leads Australia's car crime insurance claims

Motor vehicle theft claims have again surged in Victoria while declining in every other state, according to new analysis released today by the Insurance Council of Australia (ICA).

Insurance Statistics Australia (ISA) data from Queensland, New South Wales, South Australia, Victoria and Western Australia has painted a stark picture of the country's car crime, with Victoria recording a 25 per cent increase in motor theft claims and a 37 per cent rise in incurred costs from 2024 to 2025.

Victoria's total bill – \$243 million across more than 12,500 claims – is higher than the combined sum of all other states analysed.

The State's claims are concentrated in metropolitan regions, which recorded 10,400 claims totalling \$205 million, up 30 per cent by volume and 42 per cent by value compared to the previous year.

Western Australia, South Australia and Queensland all recorded significant reductions in motor theft claims – down 15 per cent, 14 per cent and 12 per cent respectively. This is Queensland's largest percentage decrease on record.

New South Wales car crime claims volumes were relatively stable, down 1.6 per cent following a 3.7 per cent increase the previous year.

At a national level, motor theft claims rose 2.5 per cent to 29,000 in 2025, with total incurred costs of \$485 million. Excluding Victoria, this figure would be a reduction of 10 per cent in claims and eight per cent in costs.

Theft claim frequency (the incidence of motor vehicle theft as a percentage of total motor policies) fell across all states except Victoria where it rose 31 per cent, climbing from 0.35 per cent to 0.46 per cent in metro areas.

Across all states analysed, there was an increase of 2.2 per cent in the number of comprehensive motor vehicle policies in 2025.

Quotes attributable to ICA CEO Andrew Hall:

A car is stolen or broken into every 42 minutes in Victoria. This level of crime is not acceptable.

Each year, Victoria's numbers stand apart from the rest of the country, and that gap is widening.

While every other State is effectively reducing car theft, in Victoria the volume of claims and the costs involved remain at unacceptable levels and that sustained pattern is what's most concerning.

ENDS - Data tables follow this release

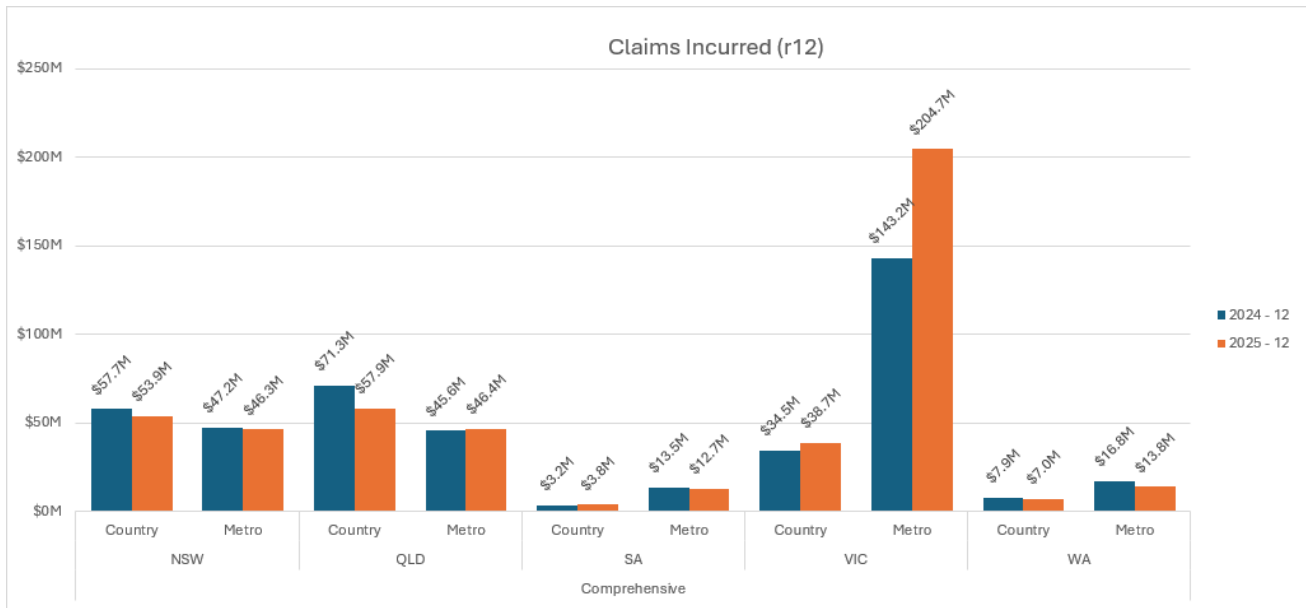


Table 1: The sum of the rolling 12-month Theft / Burglary claims incurred values by state over time. 2024 calendar year vs 2025 calendar year. Business indicator = Total, Cover = Total, Zone = Total. Data source: Insurance Statistics Australia.

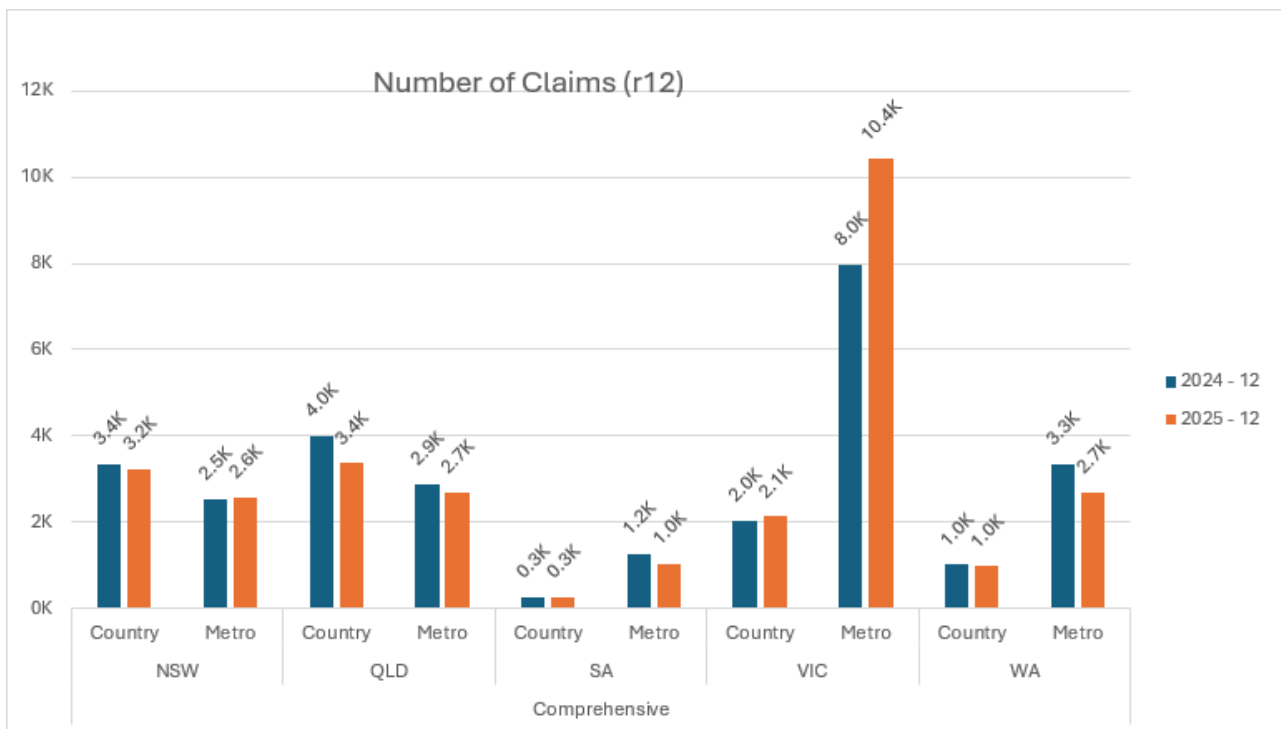


Table 2: The number of Theft/Burglary claims per state over time. 2024 calendar year vs 2025 calendar year. Business indicator = Total, Cover = Total, Zone = Total. Data source: Insurance Statistics Australia.

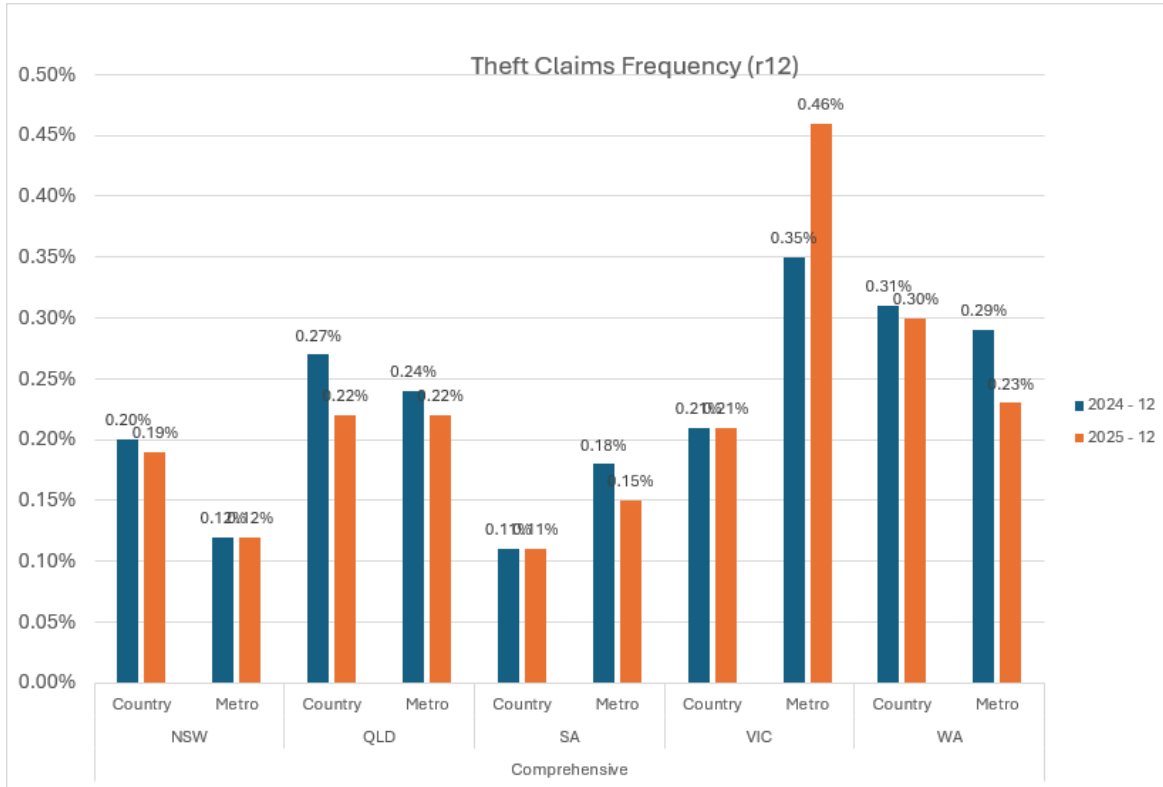


Table 3: Claims frequency of Theft/Burglary claims per state over time. 2024 calendar year vs 2025 calendar year. Business indicator = Total, Cover = Total, Zone = Total. Data source: Insurance Statistics Australia.