News release

Insurance Council of Australia

Thursday, 10 September 2026

Crime surge and bushfire risk demand urgent action from next Victorian Government

New national property crime data released today by the Insurance Council of Australia shows Victorians are bearing the brunt of a growing crime crisis, with the state recording the highest rates of car theft and home burglary claims in the country.

Analysis of Insurance Statistics Australia (ISA) data reveals there are more cars stolen or broken into in Melbourne than in every other capital city combined, with more than 12,300 claims lodged in Victoria in 2025-26, costing insurers $244 million, with the majority from metropolitan areas.

Every other state and territory recorded a decline over the same period.

For the first time, ISA data on property theft and burglary claims is also being made public, showing Victoria leading the nation with insurers receiving almost 3,900 claims costing more than $56 million in the last year alone.

The analysis was released as part of the Insurance Council's Election Platform for the next Victorian Government, *A Safer and Stronger Victoria*, which calls on all parties to commit to making Victoria a safer place to live, work and raise a family.

Crime is not the only pressure on Victorian communities: with bushfire season approaching Victorians still have no clear or coordinated plan for how recovery will work.

Following the January 2026 bushfires, the State Government stepped back from the government-led clean-up model used after previous disasters, creating confusion and inequity, reducing support for insured fire victims, and leaving some damaged properties un-remediated.

The insurance industry's top four actions for the next Victorian Government are:

1. **Reduce car theft and property crime** through a statewide strategy, stronger intelligence-sharing, targeted prevention measures and investment in specialist law enforcement capabilities
2. **Improve disaster recovery** by establishing a centrally coordinated, state government-led and funded clean-up arrangement so communities can get back on their feet sooner
3. **Ease cost of living pressures** by abolishing stamp duty on business, home and contents insurance products so the $2.3 billion windfall goes back in the pockets of hardworking Victorians
4. **Improve insurance affordability** for healthcare professionals, small businesses, community organisations and live music venues by modernising civil liability laws

Quotes attributable to Insurance Council CEO Andrew Hall:

> In Victoria a car is stolen or broken into every 43 minutes, and a home is broken into every two hours.
>
> The insurance data shows Victoria has a crime problem, and it is being felt directly by households, businesses and communities.
>
> *A Safer and Stronger Victoria* outlines common sense reform in ten policy areas that we believe are necessary to protect Victorians' way of life
>
> This election is an opportunity for every party to commit to these practical reforms that will make Victoria safer, strengthen disaster recovery and put downward pressure on insurance costs and we look forward to working with the next government on exactly that.

ENDS

Data graphs follows this release. *Metro v country breakdowns available upon request.*

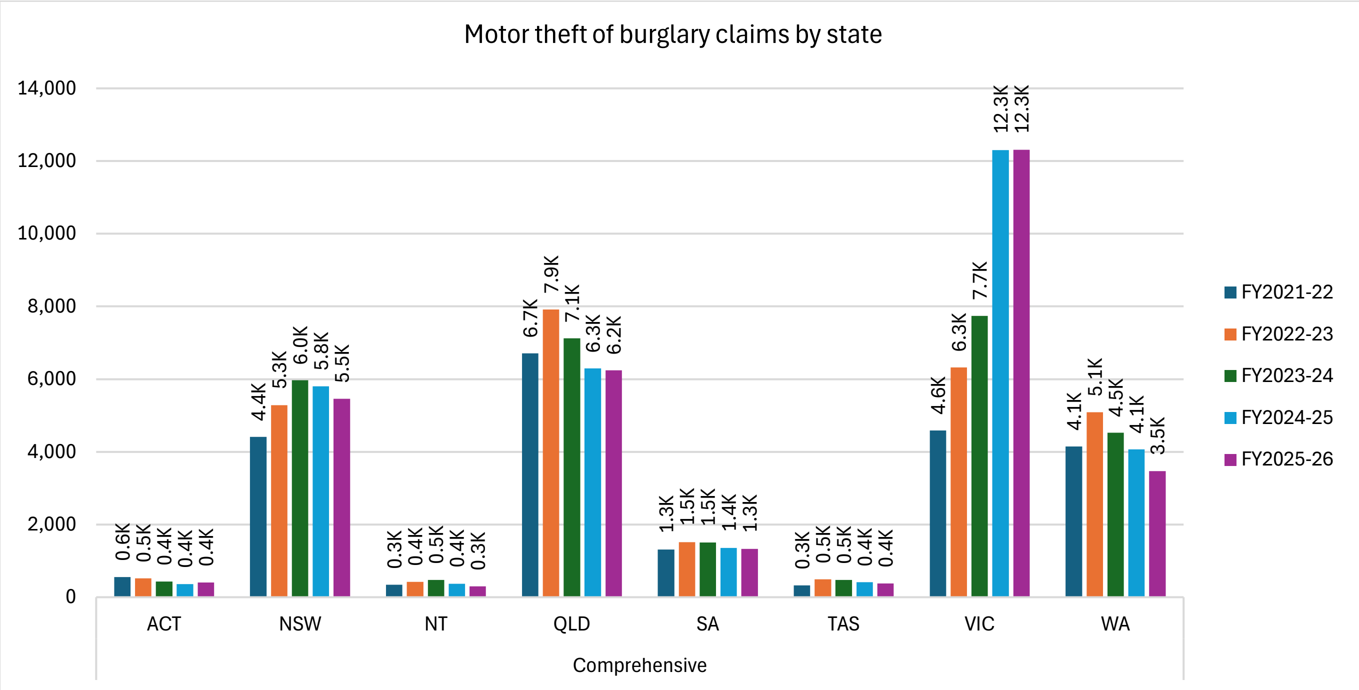

Table 1: The sum of the rolling 12-month Theft / Burglary motor claims incurred values by state over time, July 2021 – June 2022 to July 2025 – June 2026. Data source: Insurance Statistics Australia.

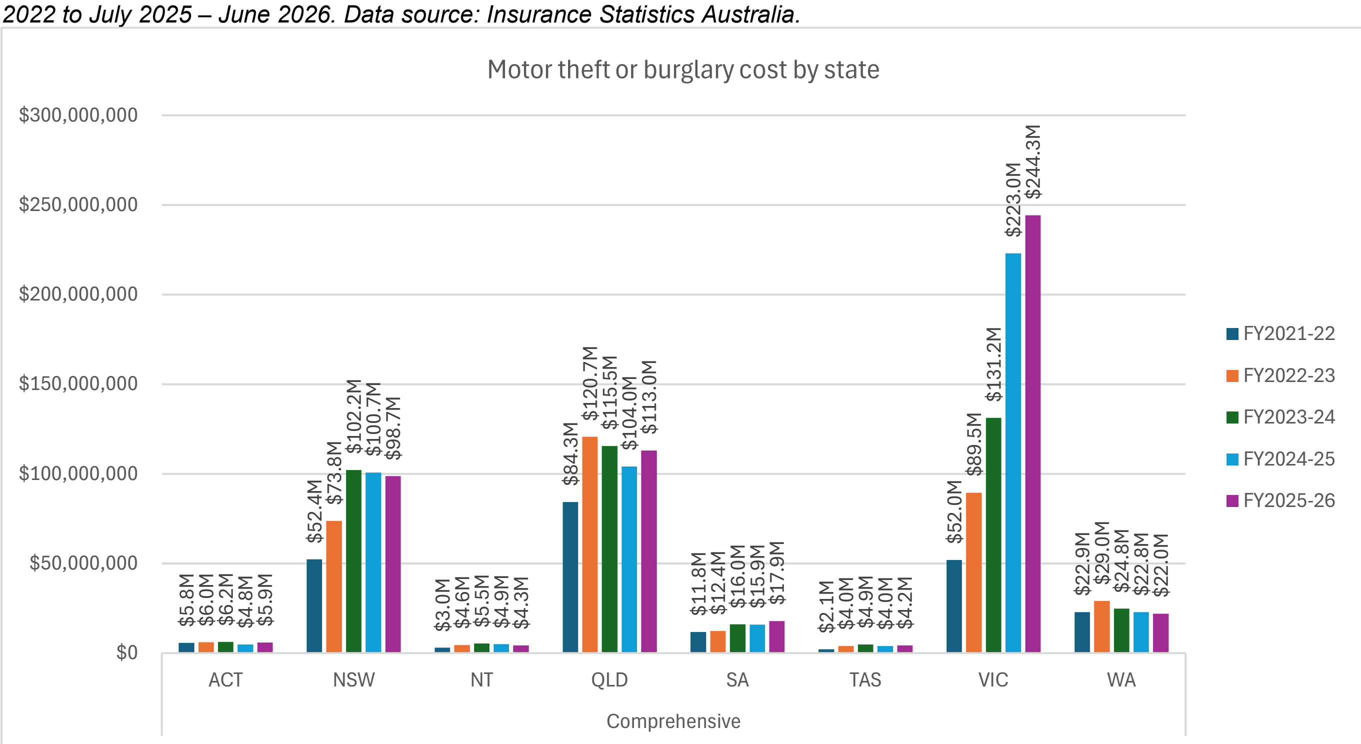

Table 2: The sum of the rolling 12-month Theft / Burglary motor claims incurred costs by state over time, July 2021 – June 2022 to July 2025 – June 2026. Data source: Insurance Statistics Australia.

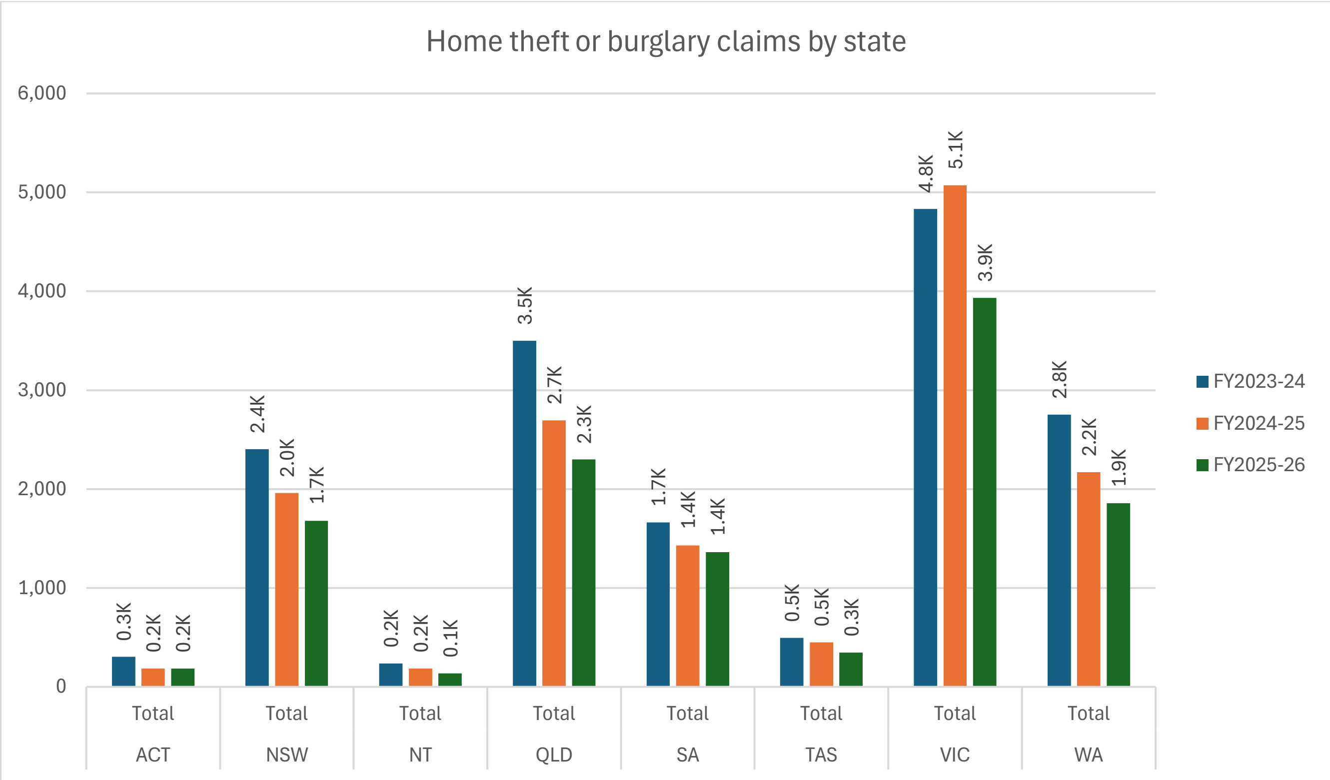

Table 3: The sum of the rolling 12-month Theft / Burglary home property claims incurred by state over time, July 2023 – June 2024 to July 2025 – June 2026. Data source: Insurance Statistics Australia.

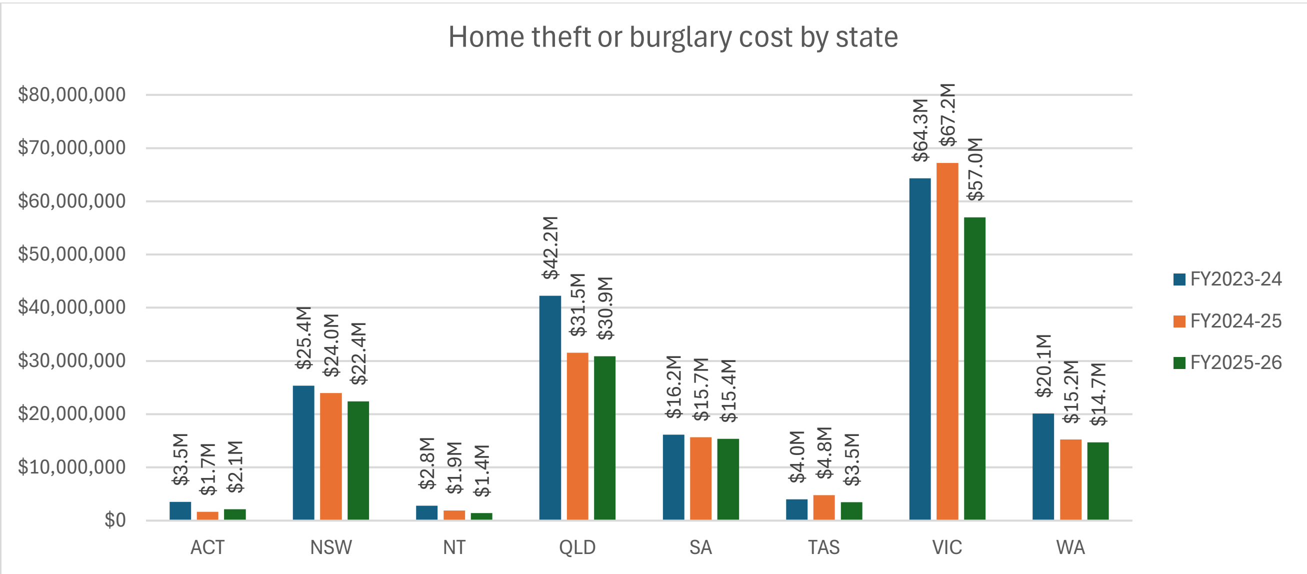

Table 4: The sum of the rolling 12-month Theft / Burglary home property claims incurred costs by state over time, July 2023 – June 2024 to July 2025 – June 2026. Data source: Insurance Statistics Australia.