

Understanding 2025 auto theft trends: What brokers should know

At Gore Mutual, we take a direct and accountable role in oversight and support of combatting auto theft, reinforced by our Chief Claims Officer, Suzanne Courtlander's seat on the board at Equite. According to Équité Association's [2025 Auto Theft Trend Report](#), while national auto theft rates continue to decline, Canadians still face roughly **\$900 million in annual costs** tied to auto theft-related insurance claims.

The downward trend is encouraging, but the financial impact remains significant due to the high value of stolen vehicles and the increasingly sophisticated tactics used by organized crime. Continued vigilance is needed as organized crime continues to evolve.

National trends

- Across the country, theft frequency is returning to pre-crisis levels, with Ontario and Western Canada seeing meaningful declines.
- Vehicles like SUVs and pickup trucks remain the most targeted.
- Recovery rates have improved slightly, but many stolen vehicles continue to be exported quickly, limiting the ability to recover high-value models.

Organized crime activity

- Organized crime remains the primary driver of theft activity.
- Criminal groups continue to adapt through key-cloning, relay attacks, and targeted theft of high-value SUVs and trucks.
- These evolving tactics keep claim severity high even as overall theft numbers decrease.

How to support your clients

This is an important opportunity to reinforce theft-prevention strategies. Simple layered measures—steering wheel locks, immobilizers, [TAG tracking devices](#), and secure parking—continue to be effective deterrents. It's also essential to highlight the value of comprehensive coverage, particularly for high-risk vehicle models. Tailoring conversations to local risk helps clients understand their exposure, even in regions where theft rates are improving.