



équité

Defending Against
Insurance Crime

2025 Auto Theft Trend Report

February 2026

EXECUTIVE SUMMARY

Concerted efforts to combat auto theft have led to an **18%** year-over-year (YoY) decrease in national auto thefts in 2025 (46,999), for private passenger vehicles*, when compared to Équité Association's [2024 Auto Theft Trend Report](#).

Despite the recent national decline in auto theft, Canadians continue to bear the significant emotional and financial burden, with auto theft losses estimated at **\$900 million** annually in claims costs, which continues to be funneled into organized crime.

Stolen vehicle recovery rates have increased from 58% in 2024 to **59%** in 2025, indicating that the actions we are taking to combat auto theft have been effective despite increasingly complex conditions, including a rise in vehicle finance fraud.

As the solutions put forward by the federal government's *National Action Plan on Combatting Auto Theft* take effect, Équité has observed organized crime developing increasingly sophisticated methods to evade detection and sustain funding for illicit crimes such as drug and gun trafficking and international terrorism.

New data from stolen vehicles recovered at the Ports in Quebec and Nova Scotia indicate that vehicle finance fraud has increased **72%** YoY at these two ports. Vehicle finance fraud occurs when criminals commit identity theft by stealing someone's personal credentials (or create a synthetic ID) to apply for auto loans to purchase a vehicle, then take out an insurance policy on the vehicle with the intention of committing fraud.

The YoY decrease in auto theft across Canada indicates the effectiveness of national initiatives, yet the rise in vehicle finance fraud highlights the need for sustained prevention efforts.

Transport Canada's recent proposed amendments to the *Motor Vehicle Safety Regulations* (MVSr) to replace the current outdated vehicle immobilization system standards is a critical step forward in bolstering public safety across Canada. Criminals continue to target newer model vehicles. These vehicles' anti-theft devices are easily compromised as they do not yet align to the newly proposed CAN/ULC 338:2025 Standard. As Transport Canada continues to hold consultations to modernize standards aligned with CAN/ULC338:2025, Équité remains committed to contributing solution-focus recommendations to move Canada towards auto theft prevention and increased public safety as a result.

This report aims to provide key stakeholders the information and insight to support a collective and collaborative approach to ending auto theft for Canadians.

**Figures reflect private passenger vehicles, which include cars (sedans, coupes, hatchbacks and wagons), trucks, SUVs and vans. Vehicle Finance Fraud data for this report is only available for Quebec and Nova Scotia.*

BY THE NUMBERS & TREND ANALYSIS

These statistics encompass cars (sedans, coupes, hatchbacks and wagons), trucks, SUVs and vans, reported stolen in Canada. Recovery rates referenced in this report are based on preliminary recovery vehicle data and are subject to change. Percentages and rates are rounded to the nearest integer/round number. Équité Association has compiled data from Canadian law enforcement agencies and industry claims data.

Nationally, Canada has seen an 18% decrease in auto theft. Year-over-year (YoY) auto theft results by region include:

- 22% decrease in Ontario
- 25% decrease in Quebec
- 2% decrease in Atlantic Canada
- 11% decrease in Western Canada

The national stolen vehicle recovery rate (59%) is higher when compared to the same period last year (58%). Stolen vehicle recovery rates by region include:

- 51% in Ontario
- 48% in Quebec
- 63% in Atlantic Canada
- 73% in Western Canada, 71% in Alberta

Ontario & Quebec

- Auto theft decreased at a similar rate in Ontario (22%) and Quebec (25%) YoY.
- Recovery rates in Ontario (51%) and Quebec (48%), indicate that nearly half of all vehicles stolen were not recovered, pointing to a continued trend of overseas export through the Ports, dismantled in chop shops to sell for parts, re-VINed and being used by criminal organizations, or re-sold domestically.
- SUVs were the most stolen vehicle type in Ontario (46%) and Quebec (50%).
- Relative to recoveries, port operations in Quebec* saw a 63% increase in vehicle finance fraud (104) compared to 2024 (64). While recovered in Quebec, these vehicles may have been fraudulently financed in other provinces.

Atlantic Canada

- Auto theft in the Atlantic provinces decreased slightly (2%) YoY.
- Cars remain the most stolen vehicle type (42%).
- The stolen vehicle recovery rate for Atlantic Canada (63%) is slightly higher when compared to the same period last year (62%).
- Port operations in Nova Scotia* saw vehicle finance fraud trends increase 89% (70) compared to 2024 (37). Équité works closely with law enforcement and CBSA to identify and prevent the export of stolen and fraudulently financed vehicles.

Western Canada

- Overall auto theft trends saw a decrease of 11% YoY in Western Canada with Alberta auto theft decreasing 14%.

- Trucks continue to be the most stolen vehicle type in Western Canada (38%) and Alberta (40%).
- Alberta recovery rates declined from 78% (2022) to 77 % (2023) and 73% (2024) and 71% (2025) which indicates increased exportation and re-VINing. Alberta continues to be a feeder province to register stolen and re-VINed vehicles for the rest of Canada.

Region	Total # of Thefts in 2024	Total # of Thefts in 2025	% Change Year-over-Year (YoY)
National	57,359	46,999	-18%
Ontario	24,877	19,319	-22%
Quebec	10,290	7,742	-25%
Western Canada**	20,130	17,906	-11%
• Alberta	10,454	8,980	-14%
Atlantic Canada	2,062	2,032	-2%

Data sources: Équité Association has compiled data from Canadian law enforcement agencies.

** Western Canada includes British Columbia, Alberta, Saskatchewan & Manitoba.

The New Standard: Staying Ahead of Complex Crime

As the national authority on insurance crime and fraud prevention, Équité is uniquely positioned to support the P&C industry and government partners to identify, mitigate and eventually lock fraud out of the industry. Our ground-breaking platform, ÉQ Insights, uses AI and advanced technologies to detect and alert on insurance crime. Through the development of AI-powered predictive modeling, we are setting the standard for fraud detection.

Équité's proprietary ÉQ Insights platform is already transforming data into actionable intelligence for members which includes generating fraud risk scores, alerting for new claims based on historical fraud cases, detecting unusual claim patterns, alerting investigators to potential cross-insurer fraud and visualizing complex networks across thousands of claims and policies to uncover large-scale fraud rings and collusion.

Through this platform our consortium has access to aggregated analysis, including fraud data modeling and enhanced reporting, which is complemented by the specialized expertise of seasoned investigators who work with domestic and international law enforcement agencies to lead large cross-insurer fraud cases.

Bringing together deep fraud expertise, advanced data analytics, and specialized investigative capabilities, Équité integrates cross-insurer collaboration to protect the integrity of Canada's insurance ecosystem to stay ahead of increasingly sophisticated criminal activity.

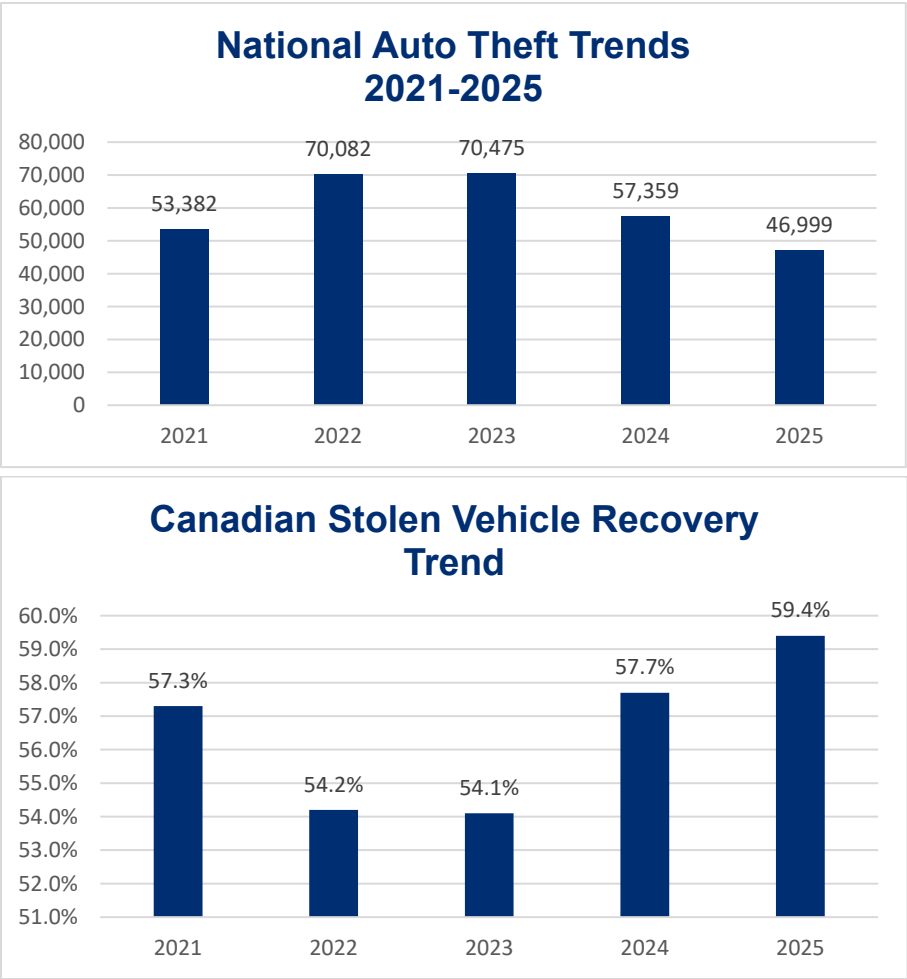
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APPENDIX

Data sources: Équité Association has compiled data from Canadian law enforcement agencies.



Vehicle Theft by Province 2021-2025

