

# 2022 Vehicle Theft Trend Report

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# BY THE NUMBERS

## National Trends Spotlight

- For the first time in Canada, it is estimated that in 2022 the insurance industry lost more than \$1 billion in vehicle theft claims.
  - The industry, in Ontario, paid more on vehicle theft claims in the first half of 2022 than in total for 2020, and the national trend data anticipates losses will continue to grow.
- Most stolen vehicle (by type) in Western Canada was trucks; in Ontario and Quebec it was SUVs and in Atlantic Canada, it was sedans.
- All provinces are seeing an increase in vehicle thefts year over year (YoY 2022 vs 2021):
  - Ontario +48.3%
  - Quebec +50%
  - Alberta +18.3%
  - Atlantic Canada +34.5%
    - New Brunswick +35.6%
    - Nova Scotia + 26.7%
    - Newfoundland + 55%
    - PEI + 56.5%
- Provinces with the most vehicle thefts were Ontario (up 48.3% YoY) and Quebec (up 50% YoY).
- Alberta is seeing an increase in thefts (18% YoY) after years of decline.
- National vehicle recovery rate was 57%; with positive recoveries in Quebec (34%), Ontario (45%), Atlantic Canada (68%) and Alberta (80%).
- The majority of vehicle thefts in Ontario (61%) and Quebec (75%) were vehicles made in 2017 or newer; a majority of Atlantic Canada's thefts were vehicles made between 2010-2016 (43%).

*Data sources:* Équité Association has compiled data from Canadian law enforcement agencies as well as the General Insurance Statistical Agency.

## TREND ANALYSIS

By understanding the nuanced and evolving reasons why vehicle theft trends are happening, organizations dedicated to preventing vehicle theft can pivot with products, services or information to protect honest, hardworking Canadians.

The trends we are seeing in this report have a through line, which is that organized crime sees vehicle theft in Canada as low-risk/high-reward regardless if thefts are for export or for domestic re-vins (re-vin: to change the Vehicle Identification Number (VIN) of a stolen vehicle to conceal the fact the vehicle is stolen). Whether stolen vehicles have been re-vinned or exported, profit margins are high and worth the low risk of consequence for criminals.

Additionally, there continues to be supply chain issues which causes an imbalance in supply and demand, leading to a domestic market for re-vinned vehicles.

## Alberta

- In Alberta, the declining trend of vehicle theft claims has reversed, with thieves primarily choosing to steal older vehicles with a preference for trucks.

## Ontario & Quebec

- A majority of stolen vehicles are new (2017 and newer), because organized crime rings are focusing their efforts on stealing new/luxury vehicles for maximum profit in overseas sales. This is further illustrated by the recovery rates in Ontario (45%) and Quebec (34%), which suggests vehicles were primarily being exported overseas through the Ports or re-vinned and sold domestically to unsuspecting Canadians.

## Atlantic Canada

- New Brunswick is seeing the most vehicle thefts of any of the Atlantic Provinces. New Brunswick's geographical location, which borders Quebec and the US, makes it an ideal location for thieves looking to move vehicles quickly across borders.

# ÉQUITÉ'S RESPONSE – THE LAYERED APPROACH

Équité Association is member funded by Canada's largest insurance companies, which means Canada's insurance industry is directly invested in fighting insurance crime and protecting Canadians. Équité works with its members, law enforcement, partners, and industry organizations, to detect, prevent and solve insurance crime, making our communities safer and more equitable.

When it comes to auto theft, the best offense is a good defense. In terms of prevention, Équité recommends using the [layered approach](#), which consists of four categories as outlined below:

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|---|--|
| <b>Layer 1: The simple, common sense steps</b> <ul style="list-style-type: none"><li>• Keep your car doors locked at all times</li><li>• Never leave your keys in the ignition or start your vehicle remotely - even on cold days!</li><li>• Ensure your windows are closed completely when leaving your car</li><li>• Park your vehicle in a well-lit area</li></ul> | <b>Layer 2: Install visible or audible anti-theft devices</b> <ul style="list-style-type: none"><li>• Audible alarms</li><li>• Steering column collars</li><li>• Steering wheel/brake pedal lock</li><li>• On board diagnostic (OBD) port lock</li><li>• Brake and/or wheel locks</li><li>• Theft deterrent decals</li><li>• Identification markers in or on the vehicle</li><li>• Window etchings</li></ul> |
|---|--|

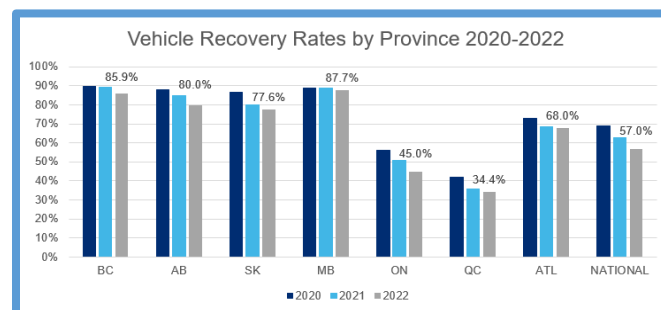
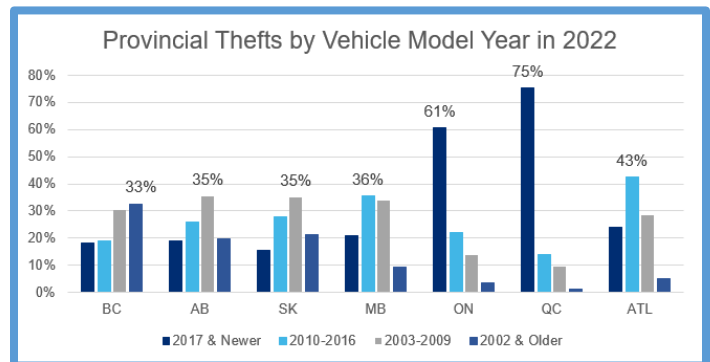
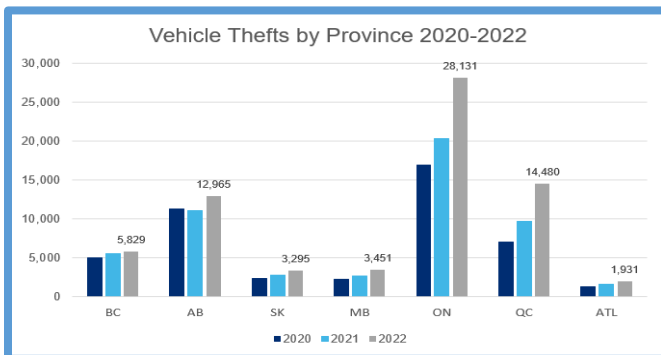
### Layer 3: Install a vehicle immobilizer

- Smart keys
- Fuse cut-offs
- Kill switches
- Starter, ignition and fuel disablers
- Wireless ignition authentication

### Layer 4: Invest in a tracking system

- Tracking services install multiple and difficult to locate tracking devices throughout a vehicle. In the event of a theft, these devices can help track a vehicle

## GRAPHS



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