Groupement des assureurs automobiles

COMMUNIQUÉ

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In Quebec, auto theft is declining, but repair costs continue to rise

Montréal, July 28, 2026— The most recent statistics published by the Groupement des assureurs automobiles (GAA) reveal a significant decrease in auto theft in Quebec, but also a persistent increase in collision-related costs—a trend that directly influences the cost of auto insurance.

In 2025, the number of auto theft claims decreased by 31.5% compared to the previous year, down to 4,559, the lowest level observed since 2016.

“Efforts to prevent and combat auto theft are bearing fruit. This is excellent news for consumers, because the theft of a vehicle results in significant costs that ultimately impact the entire auto insurance market,” notes Dave Cavallaro, Director of Automobile Appraisal and Insurance Plans at GAA.

The 2025 data also highlight another reality: The cost of collision-related claims continues to rise. The average cost of a claim for this type of loss has now reached $8,638, compared to $4,083 ten years earlier. The increase is primarily driven by the growing prevalence of advanced technologies in vehicles, the rising cost of parts and specialized labour, and the higher value of modern vehicles.

“Vehicles are more sophisticated than ever, and repairs are becoming increasingly expensive. Every collision avoided not only contributes to safety on our roads, it also helps reduce the cost of claims and curbs the pressure on the cost of auto insurance. By making this data accessible, GAA wishes to remind everyone that adopting safe driving behaviours remains one of the most effective ways to prevent accidents and their human and financial consequences,” adds Mr. Cavallaro.

Despite improvements observed across the province, some vehicles and regions remain particularly vulnerable to theft. GAA data also shows that certain vehicle models are especially popular with thieves. The complete ranking of the most stolen vehicles and all statistics published by GAA are available on the GAA website: At a glance - GAA.

By following these trends, GAA is continuing its mission to inform the industry and consumers, helping everyone better understand the factors that influence the cost of auto insurance in Quebec.

About Groupement des assureurs automobiles
Groupement des assureurs automobiles represents auto insurers across Québec. Its mission is to guarantee access to auto insurance, facilitate the settlement of claims and support the evolution of auto insurance in Québec, for the benefit of consumers. For more information: gaa.qc.ca

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