

PRESS RELEASE

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Stolen Vehicle Ranking: theft declines in 2025 but is becoming more professional and transnational

- Vehicle thefts across all categories fell by 9% in 2025, with 64,088 vehicles reported stolen. Construction and agricultural equipment were the only categories to see a rise in theft.
- The *modus operandi* is evolving: more and more thefts are carried out without forced entry by transnational criminal organisations.
- Overall, nearly 40% of stolen cars are eventually recovered by law enforcement agencies, with support from Argos.
- Prevention remains the first line of defence: we are all concerned.

France Assureurs and Argos, the Federation's affiliated professional body dedicated to tackling vehicle theft, today release their 2025 Stolen Vehicle Ranking. The study is based on vehicle theft claims reported to the 55 insurers that are members of Argos, representing roughly 99% of the motor insurance market in France, equivalent to 34 million vehicles insured against theft out of 45.5 million registered vehicles.

Vehicle theft declines in 2025, except for construction and agricultural equipment

A total of 64,088 vehicles were stolen in 2025, marking a 9% decrease. More specifically, car theft fell by 6% to 44,104 stolen cars, while two-wheel vehicle theft dropped by 17%, totalling 15,975 stolen vehicles. Commercial vehicle theft decreased by 9% to 2,480 vehicles. By contrast, thefts of construction and agricultural equipment rose sharply by 14%, amounting to 1,529 vehicles. After several years of continuous growth (+11% in 2023 and +5% in 2024), 2025 sees a notable shift in trend.

18% of vehicle thefts in 2025 were recorded in just three departments: Bouches-du-Rhône, Nord, and Rhône. In total, 14 departments account for more than half of all vehicle thefts. This concentration is largely due to thefts occurring in areas that provide favourable logistical conditions for resale abroad, such as proximity to ports, major highways, or borders. It is also explained by the local presence of organised criminal networks capable of coordinating both the theft and resale.

Among cars, the Toyota RAV4 V ranks first, followed by the Hyundai Tucson IV and the Toyota C-HR. Unsurprisingly, the vehicles that are most sought after on the resale market are also the most frequently stolen, as supply follows demand. Electric cars are notably absent from the top 10 ranking, which can be explained, in particular, by resale difficulties in many countries where charging infrastructure is still lacking. The ranking also shows the absence of the most high-end models likely due to their often-superior security features.

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The vehicle fleet evolves and theft is becoming more professional

The proportion of thefts involving forced entry has declined from 80% in 2010 to only 30% in 2025. Mechanical and electronic tools, freely available for purchase online, now enable thieves to steal vehicles without leaving visible marks, such as using a jammer to prevent the doors from locking or by hacking the vehicle's remote control. With prices between €4,000 and €5,000, these tools are primarily used by organised, transnational criminal networks, for whom vehicle theft is just one of several illegal trades (drugs, weapons, etc.). In many cases, vehicles are stolen to order and then exported for resale abroad, quite different from the classic "crime of opportunity".

In addition, three ongoing transformations in the French vehicle fleet are helping to reduce car and truck thefts. To begin with, the proportion of electric vehicles, less sought after by thieves, is rising. Moreover, putting stolen vehicles back into circulation has become more complicated. Lastly, the expansion of leasing is driving the renewal of the fleet with high-end, better-secured vehicles. This also explains why some criminals now target leased vehicles, exploiting gaps in the French registration system (SIV).

On the other hand, thefts involving agricultural and construction equipment, which are generally easier to steal, have risen significantly by 14%. For this reason, insurers are actively involved in the "Halte aux vols" initiative, bringing together Argos, France Assureurs, law enforcement agencies and the DLR federation¹ to develop a registration system that improves equipment traceability and identification.

Law enforcement agencies, working alongside insurers, succeed in recovering 40% of stolen vehicles

Working together, insurers and law enforcement recover 40% of stolen cars, a quarter of two-wheelers and one in ten commercial vehicles. One third of recovered cars are found within a week, and two thirds within a month. Acting swiftly is essential, as vehicles are crossing borders increasingly quickly. To support these efforts, Argos trained 4,000 police officers and gendarmes in 2025 to fight vehicle theft. The association of insurers also provides law enforcement with the tools and data necessary for their investigations. The association launched ARGOS Tracking, a platform that sends real-time geolocation data of stolen vehicles to police and gendarmerie command centres. Argos keeps a regular dialogue with manufacturers to fight theft more effectively and to maximise the security of models from the very beginning of their design.

Prevention is still the most reliable defence against vehicle theft. Employing a combination of protection systems is crucial, including SRA-certified locks, which are approved by insurers, alarms, and GPS tracking devices. It is particularly important to adopt a few simple habits:

- When parking outside a secured area, choose a well-lit, busy street or a parking lot under video surveillance.
- Refrain from always parking in the same location on public roads or in parking lots.
- Do not leave any visible objects inside the vehicle.
- Never leave your keys in the car.

¹ The French National Federation of Distributors, Rental Companies and Repairers of Construction and Handling Equipment

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Mrs Florence Lustman, President of France Assureurs: *"Vehicle theft is a major issue, but it doesn't have to be inevitable. Through Argos, the entire insurance ecosystem is fully committed to combating this issue, whose costs are largely borne by the community of policyholders. This Stolen Vehicle Ranking provides a clear picture of current trends in order to develop lasting solutions against mafia-like networks that increasingly steal and use these vehicles for other illegal trades. Together with automobile manufacturers, we share a common interest in working collaboratively to enhance vehicle security. Prevention continues to be the primary line of defence against vehicle theft. Therefore, we also are committed to educating and informing our policyholders."*

About France Assureurs

France Assureurs is the used name of the Fédération Française de l'Assurance, that gathers 254 insurance and reinsurance companies representing 99% of the market for companies regulated under the French Insurance Code.

Insurance is central to many societal challenges. For this reason, France Assureurs is committed to playing an active role in public debates. It is the preferred interlocutor of public authorities, administrations and media on insurance-related matters both in France and abroad, encompassing prevention, protection, investment or employment issues. The statistical data it centralises and its expertise enable France Assureurs to assist its members in navigating changes within the sector. France Assureurs relies on a network of correspondents throughout the entire French territory to assist local leaders during major events, to promote careers in insurance or to relay the sector's positions.

"Mobilising all the resources of insurance to move society forward confidently" is the purpose of France Assureurs.

France Assureurs—Move society forward confidently—is a brand of the Fédération Française de l'Assurance.

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