

Rating updates to Personal Property

Following our [Ontario Personal Property rate change last October](#), we are adjusting our Personal Property premiums for British Columbia Homeowners and Water Escape/Water Escape Plus endorsements. These changes are part of our commitment to rating precision and better reflect risk based on individual characteristics.

Effective dates:

- New business: January 21, 2026
- Renewals: April 6, 2026

Why it matters

- British Columbia homeowners will see an average overall increase of 5% to their premiums.

Have questions?

To ensure accurate and tailored quotes, we encourage brokers to review and verify all data points and risk details during submission. If you have any questions or need support, please contact your business development representative.

Relevant information can be found in the manual on [GoBroker](#).