

Rating updates to Ontario and BC personal property

We are adjusting our Personal Property premiums for **Ontario homeowners**, **Ontario condo**, and **rented condo** policies, as well as **British Columbia condo** and **rented condo policies**. These changes are part of our commitment to rating precision and to better reflect market trends.

Effective dates:

- New business: February 20, 2026
- Renewals: May 6, 2026

Why it matters:

- Ontario homeowners will see an average overall increase of 3.1% to their premiums.
- Ontario condo and rented condo policyholders will see an average overall increase of 4.8% to their premiums.
- British Columbia condo and rented condo policyholders will see an average overall increase of 2.3% 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](#).