

Rating updates to Personal Property

As part of our commitment to rating precision, we are adjusting our Ontario Homeowners and Water Escape/Water Escape Plus Endorsement premiums. These changes are designed to better reflect the underlying risk.

Effective dates:

- New business: October 20, 2025
- Renewals: January 3, 2026

Why it matters

- Ontario Homeowners clients will see an average overall premium increase of 6.4%, resulting from a neutral rate change on the main coverages and a positive adjustment for Water Escape/Water Escape plus.

Have questions?

We encourage brokers to review and verify all data points and risk details during submission to ensure all fields are accurately completed. This helps ensure quotes are tailored to each client's coverage needs. If you have any questions, please contact your business development representative.

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