

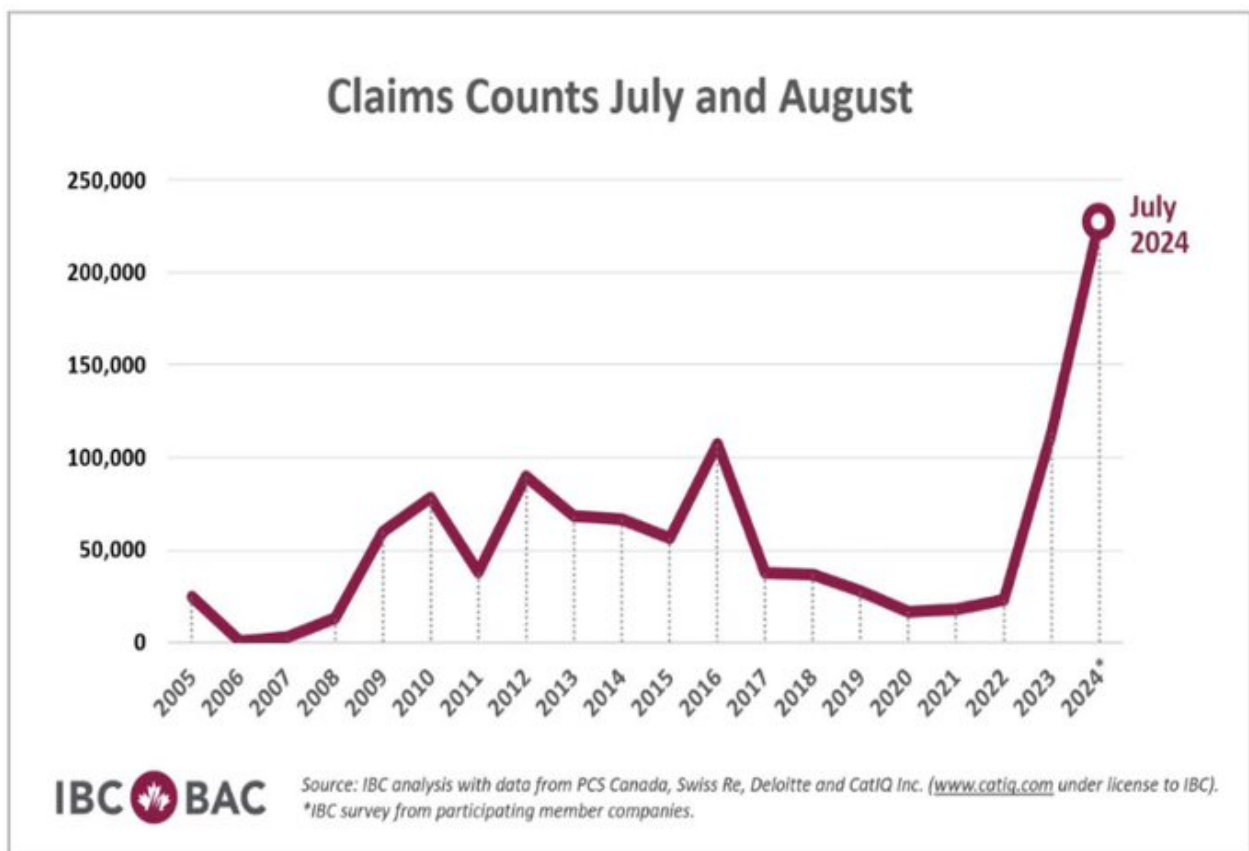
Alberta Doctors' Digest

Sponsored Article: Severe weather events have affected residential insurance

Looking back on 2024, we recognize many of our valued Alberta Medical Association customers were impacted by severe weather events. We want to express our sympathy for those affected and our gratitude for your continued loyalty and partnership, as we remain committed to being there for you in moments that matter most and assisting you with your claims as quickly as possible.

Last year, Canadians faced unprecedented and catastrophic severe weather across the country. According to [Insurance Bureau of Canada](#), 2024 was the [highest loss year in Canadian history](#) with over 228,000 claims (figure 1) and an estimated >\$7 billion in insured losses - more than double the totals of 2023. The [Calgary hailstorm](#) alone resulted in nearly \$2.8 billion² in damages.

At the same time, inflationary pressures have drastically increased building materials and construction costs, driving up costs of repairs.



To reflect these evolving market conditions, TD Insurance adjusted its residential pricing structure across Canada. We remain committed to delivering exceptional customer service and value, and offering a wide range of products at different price points. To learn more about why insurance rates adjust and how home insurance premiums are calculated, as well as ways to save on home insurance with TD Insurance, [check out this educational article](#).

We encourage you to reach out to a TD insurance advisor if you have any questions about your coverage and invite you to explore these resources and membership benefits:

- The [TDI Learning Centre](#): educational resource providing insurance-related advice, helpful articles and informative videos on quick tips and step-by-step tutorials.
- Learn about the [Million Dollar Solution](#)®, offered exclusively by TD Insurance, which provides flexible coverage for your home, personal belongings, and temporary living expenses during repairs.
- Over 30 [ways to save](#) on home and auto insurance, including discounts for AMA members, rewards for claims-free policies, and incentives for hybrid or electric vehicles.

Alberta Medical Association Members can contact the dedicated TD Insurance AMA client service advisors at 1-844-859-6566, Monday to Friday from 6 a.m. to 6 p.m., and Saturday from 7 a.m. to 2 p.m. MST. We also provide 24-hour digital service and claims through [TD Insurance](#) or [TD insurance Mobile App](#).

As we look ahead to 2025, we want to express our gratitude for your continued loyalty. Your trust in us is of utmost importance, and we are eager to support you in the coming year. With the possibility of severe weather events on the horizon, we encourage you to stay prepared by reviewing articles on the [TD Insurance Advice Centre](#) providing prevention tips to safeguard yourself and your loved ones. Together, we can face the challenges ahead and continue to thrive.

Banner image: Angel Maher, Pixabay.com