

Alberta Doctors' Digest

Ready and informed

Across Canada, insurance premiums are increasing as the costs of claims rise. [The Insurance Bureau of Canada \(IBC\) notes](#) that inflation, supply chain delays, higher construction costs and more frequent severe weather events are contributing to the rising cost of insurance claims. These pressures are reflected in how rates are determined, as outlined in TD Insurance's article [How car insurance premiums are calculated](#) on our website.

Insights from a recent [TD Insurance survey](#) demonstrated that only one-in-four surveyed Canadians (24 per cent) have reviewed their home and auto insurance policies for potential savings this year. This continues to highlight an opportunity to help your community make informed choices and stay prepared for changing conditions.

Understanding these trends is especially important as we head into the winter months, when seasonal risks can further affect both home and auto insurance. As we enter another Canadian winter, preparing for colder weather isn't just about snow tires and salt, it's also about staying informed on how seasonal risks and inflation are shaping both home and auto insurance.

Staying safe and prepared

Canadian winters can be unpredictable. The Insurance Bureau of Canada (IBC) emphasizes that [proactive preparation](#), like installing winter tires, servicing heating systems and ensuring proper insulation can help reduce both the number of claims and the severity of payouts for vehicle and property damage.

TD Insurance offers helpful guides such as [Heavy snow in Canada: What you can do](#), [How to prepare your car for freezing rain](#) and other practical tools you can share with students, staff and faculty to help them manage winter risks at home and on the road.

Partnering for awareness

Whether it's promoting safe driving, winterizing homes or encouraging regular insurance reviews, small steps can make a big difference. TD Insurance is here to support you with education and resources that help keep you safe and informed.

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