



Canadians voice strong concern over country's disaster preparedness, survey shows

Insurance Bureau of Canada Releases Three-Point Resilience Plan to Better Protect Canada from Natural Disasters

September 18, 2025 (TORONTO) – New polling commissioned by Insurance Bureau of Canada (IBC) reveals that Canadians are deeply concerned with the country's disaster preparedness:

- **58% of Canadians surveyed do not believe Canada has prepared communities** for natural disasters.
- **61% are not confident that governments are working together** to prepare Canada for future disasters.
- **80% of Canadians support the creation of a national emergency management agency** to coordinate disaster response across jurisdictions.

"After years of escalating natural disasters and a lack of coordination between governments to build resilience, these survey results from Canadians are not surprising but should serve as a much-needed wake-up call," said Celyeste Power, President and CEO, IBC. "As severe weather events increase in frequency and severity, Canadians expect all orders of government to work together to ensure communities are protected from the impacts of wildfires, floods and other natural disasters."

With Canadians facing escalating threats from natural disasters, IBC is renewing its call for the federal government to establish a national emergency management agency that would improve disaster preparedness and recovery efforts across Canada. This recommendation is part of [IBC's Three-Point Resilience Plan](#), a comprehensive strategy to protect vulnerable communities, ensure the continued sustainability of the home insurance market, and reduce the financial and emotional tolls of natural disasters.

IBC's Three-Point Resilience Plan comes on the heels of the worst-ever year in insured-loss history: In 2024, insured losses for severe weather skyrocketed to over \$9 billion – the highest annual amount ever recorded.

The plan outlines three key priorities for governments aimed at better protecting communities across the country:

1. **Stop putting people in harm's way.** This involves improving how and where we build. For example, ensure new homes are not built in high-risk areas and adopt building code standards that account for the heightened risk of severe weather.
2. **Invest in resilience and help communities mitigate their risks.** For example, develop hazard maps and ensure public infrastructure is built resiliently.
3. **Close protection gaps resulting from our changing climate.** To address and close market gaps, Canada must leverage public-private partnerships and prioritize regulatory frameworks that encourage risk-based pricing. Canada must avoid the kinds of harmful pricing restrictions that have devastated other property markets, such as California, USA.



IBC is also renewing its call for a National Summit on Disaster Resilience that would bring together key stakeholders from across the country to develop an action plan to improve Canada's resilience to natural disasters. The success of the 2024 National Summit on Auto Theft, and its subsequent action plan, can serve as a template for government plans to prepare for, manage and recover from natural disasters.

"We have all seen the warning signs – the storms, the devastation, lives lost, homes destroyed, the heartache, trauma and economic impact caused by catastrophic weather events. And yet, we are still wondering: when will governments act collaboratively to better protect Canadians? In the face of these increasing risks, Canada must set an ambitious goal: to become the best in the world when it comes to preparing for, responding to and recovering from natural disasters," added Power.

About the Angus Reid survey

These findings are from a survey conducted by Insurance Bureau of Canada from August 20th to August 22nd, 2025, among a representative sample of 1506 online adult Canadians who are members of the Angus Reid Forum. The survey was conducted in English and French. For comparison purposes only, a probability sample of this size would carry a margin of error of +/-2.53 percentage points, 19 times out of 20.

About Insurance Bureau of Canada

Established in 1964, Insurance Bureau of Canada (IBC) is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up the vast majority of Canada's highly competitive property and casualty (P&C) insurance market.

As the leading advocate for Canada's private P&C insurers, IBC collaborates with governments, regulators and stakeholders to support a competitive environment for the P&C insurance industry to continue to help protect Canadians from the risks of today and tomorrow.

IBC believes that Canadians value and deserve a responsive and resilient private P&C insurance industry that provides insurance solutions to both individuals and businesses.

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Media Contact:

Brett Weltman
Manager, Media Relations, IBC
BWeltman@ibc.ca