IBC Insurance Bureau of Canada

MEDIA RELEASE

FOR IMMEDIATE RELEASE

June storms in Quebec cause $409 million in insured damages

New data underscore the importance of investing in community resilience

Montreal (QC), July 23, 2026 – The severe storms that swept the province of Quebec on June 20-21 caused over $409 million in insured damage, according to initial estimates from Catastrophe Indices and Quantification Inc. (CatIQ)*. Montreal's West Island and the areas south of the city were particularly impacted by a series of severe thunderstorms that caused flooding in hundreds of homes.

Over the last 20 years, flood and water-related insured losses have increased more than 300% compared to the previous two decades, according to CatIQ.

More than a simple indicator of insured losses, these numbers highlight the growing scale of climate-related risks to which Quebecers are increasingly exposed and underscore the importance of implementing measures to better cope with the consequences of climate change and mitigate its effects.

"Beyond the numbers, thousands of Quebecers are seeing their daily lives disrupted. Our priority remains supporting homeowners, while working to reduce risks and better prepare our communities for the future. More specifically, investments in mitigation measures such as the modernization of stormwater and wastewater infrastructure, flood protection mechanisms, and residential renovation programs," said Laurent Fafard, Vice President, Quebec, BAC.

IBC Calls for Urgent Action to Reduce Flood Risk

To meaningfully reduce flood losses and help keep insurance affordable, IBC is calling on governments to accelerate action in key areas, including:

- Building new homes away from high-risk flood plains by strengthening land-use planning and restricting development in areas at highest risk
- When building in flood-prone areas is unavoidable, requiring cost-effective, community-level mitigation measures, such as flood protection infrastructure and nature-based solutions
- Investing in modernizing wastewater and stormwater infrastructure so cities and towns can safely manage heavier, more frequent rainfall events
- Scaling up home retrofit programs to incentivize homeowners to invest in practical, affordable measures that reduce flood damage and recovery costs
- Helping Quebecers understand the risks they face through consumer-facing risk tools; for example, by disseminating the new flood zone maps for the entire province.
- Strengthening building codes and construction standards to ensure new homes are built with flood-resilient features that reflect current and future climate conditions

- Educating consumers by providing clear, accessible information to empower homeowners, renters and businesses to make informed decisions and take practical steps to mitigate their risk.

“Extreme weather events are becoming increasingly costly, and Quebec is no exception. We must learn from these floods and accelerate investments in prevention, adaptation, and resilience aimed at strengthening Quebec’s economic resilience. Every disaster reminds us that prevention is less costly than reconstruction,” added Mr. Fafard.

Citizens who have questions about their insurance claims can call the Consumer Information Center at 1-877-288-4321.

*The amount of insured damage is an estimate provided by CatIQ Inc. www.catiq.com under license to IBC.

About the Insurance Bureau of Canada
The Insurance Bureau of Canada, which brings together the majority of the country's property and casualty insurers, offers various services to consumers to inform and support them when taking out their car or home insurance or in the event of a claim. For more information, please visit our website bac-quebec.qc.ca.

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