



APPLIED RATING INDEX™

# The Canadian insurance industry's premium rate index

Q4 2025



# Executive Summary

In Q4 2025, average premiums for both Personal Auto and Personal Property lines increased year over year. Quarter over quarter, average premiums for Personal Auto lines increased in all provinces, while average premiums for Personal Property increased in all provinces except British Columbia. For Personal Auto, all provinces experienced an increase year over year, with Ontario seeing the highest at 17.1% and Alberta the lowest at 11.1%. For Personal Property lines, all provinces experienced an increase year over year, with Alberta seeing the highest premium rate change at 13.5%, and British Columbia and Ontario the lowest, at 1.8% and 4.3%, respectively.

# Significant Findings

## Personal Auto

In Q4 2025, Personal Auto premium rate change increased 14.4% versus Q4 2024. Personal Auto premium rate change increased 2.9% versus Q3 2025.

## Personal Property

In Q4 2025, Personal Property premium rate change increased 7.8% versus Q4 2024. Personal Property premium rate change increased 1.3% versus Q3 2025.

## Provinces

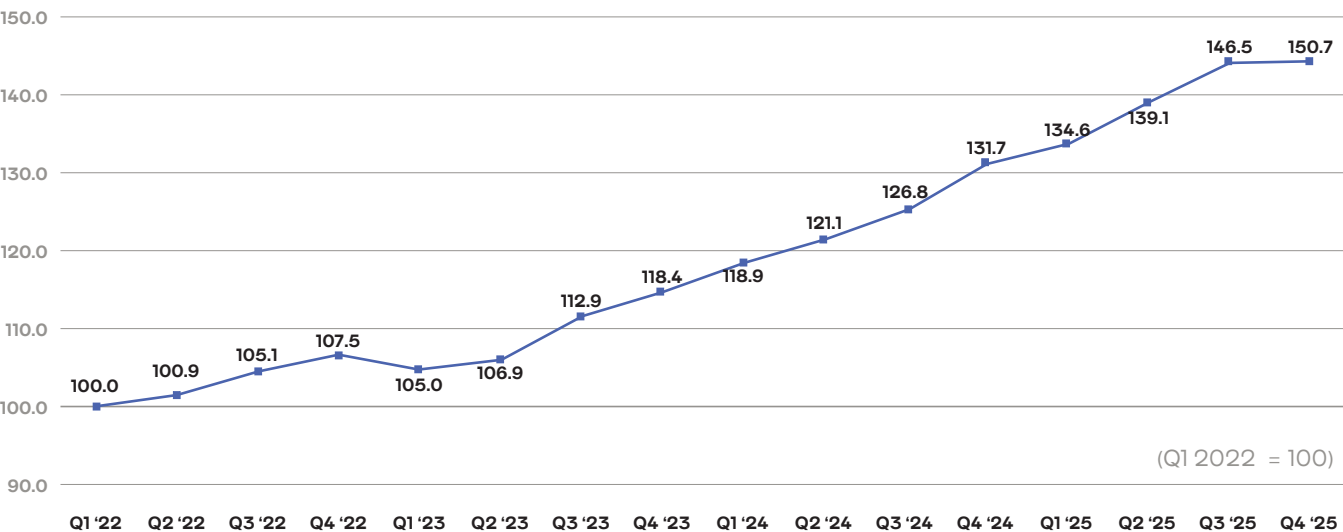
Across Personal Auto, all provinces experienced increased premium rate change year over year with Alberta, Ontario, Quebec and the Atlantic Provinces seeing 11.1%, 17.1%, 13.4% and 15.4% respectively. Relative to Q3 2025, all provinces saw increases in premium rate change quarter over quarter with Alberta, Ontario, Quebec and the Atlantic Provinces at, 3.8%, 3.1%, 2.7% and 5.4% respectively.

Personal Property lines experienced increased year over year premium rate change across all provinces. Alberta, British Columbia, Ontario, Quebec, the Atlantic Provinces and Saskatchewan & Manitoba saw increases in premium rate change year over year with 13.5%, 1.8%, 4.3%, 6.4%, 9.5% and 9.0% respectively. Relative to Q3 2025, Alberta, Ontario, Quebec, the Atlantic Provinces and Saskatchewan & Manitoba all saw increases quarter over quarter of 2.4%, 1.6%, 1.8%, 3.7% and 2.3%. British Columbia was the only province to experience a decrease, at -1.5%.

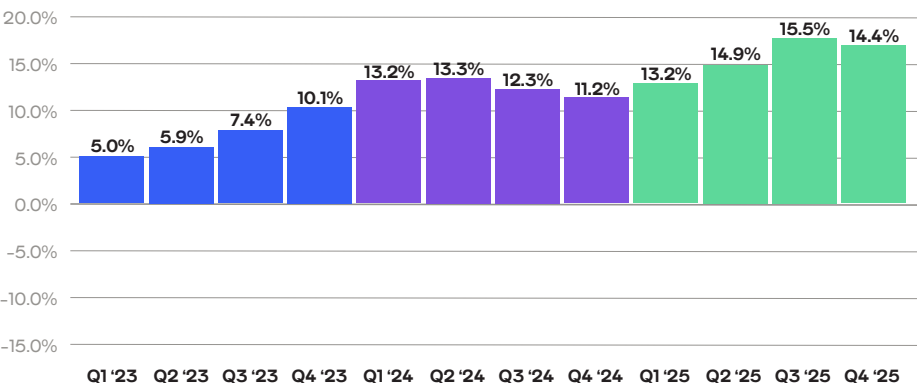
# National Premium Rates

## Personal Auto

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## Average Change in Premium Rate Compared to Same Quarter in Prior Year

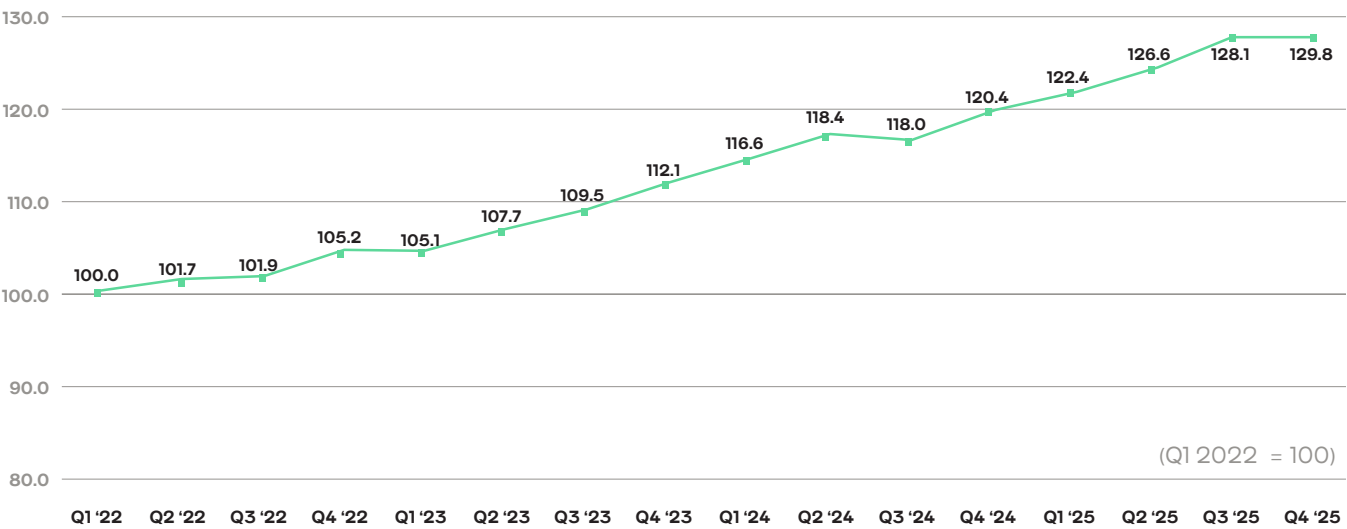


**+14.4%**

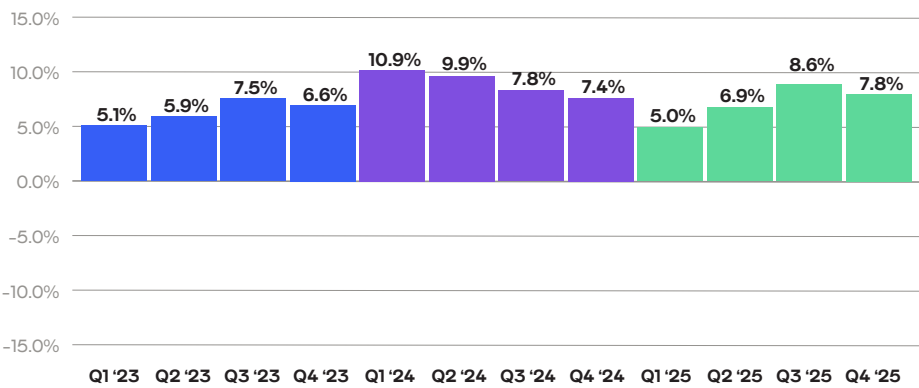
Average year-over-year increase in national Personal Auto Premium Rate from Q4 2024 to Q4 2025

# Personal Property

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## Average Change in Premium Rate Compared to Same Quarter in Prior Year



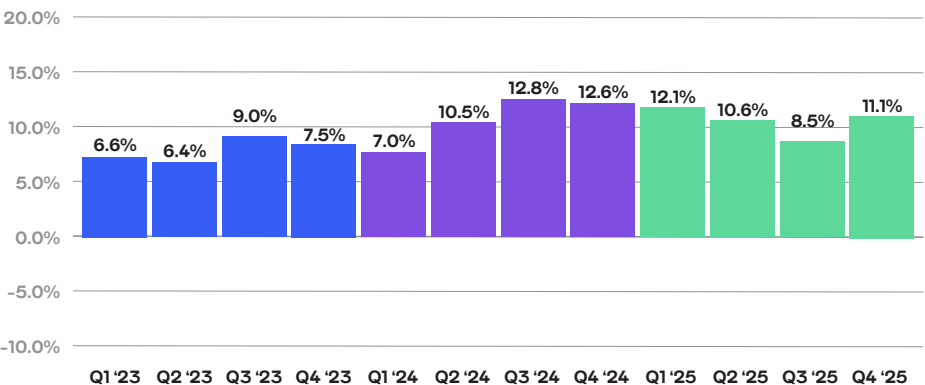
**+7.8%**

Average year-over-year increase in national Personal Property Premium Rate from Q4 2024 to Q4 2025

# Provincial Premium Rates

## Alberta

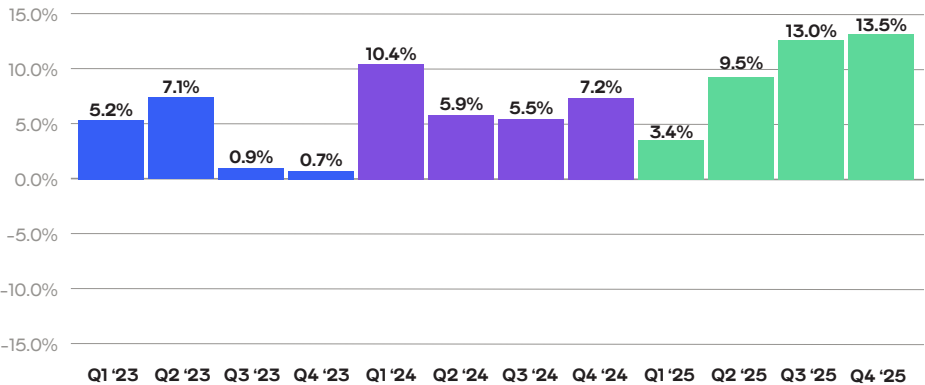
Personal Auto – Average Change in Premium Rate Compared to Same Quarter in Prior Year



**+11.1%**

Average year-over-year increase in Personal Auto Premium Rate in Alberta from Q4 2024 to Q4 2025

Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year

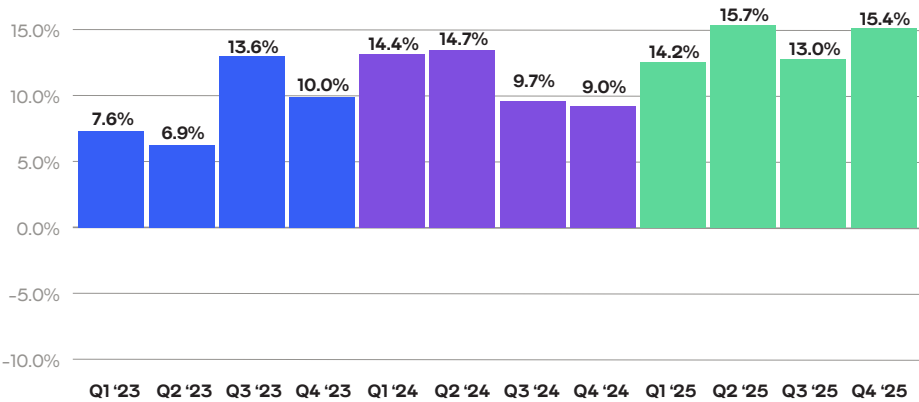


**+13.5%**

Average year-over-year increase in Personal Property Premium Rate in Alberta from Q4 2024 to Q4 2025

# Atlantic Provinces

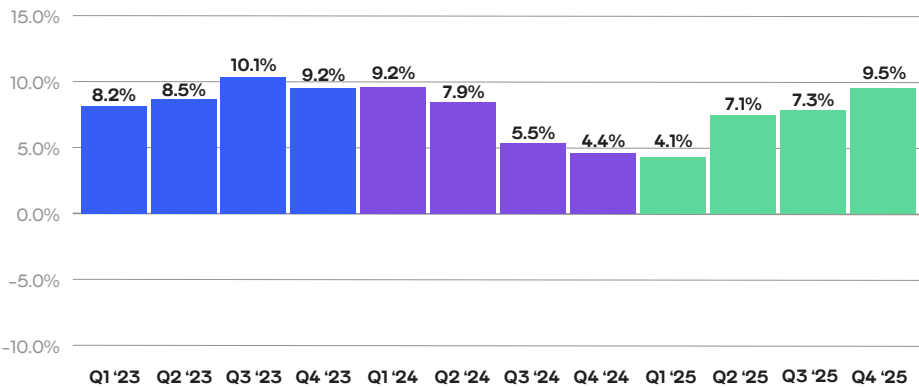
Personal Auto – Average Change in Premium Rate Compared to Same Quarter in Prior Year



+15.4%

Average year-over-year increase in Personal Auto Premium Rate in the Atlantic Provinces from Q4 2024 to Q4 2025

Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year

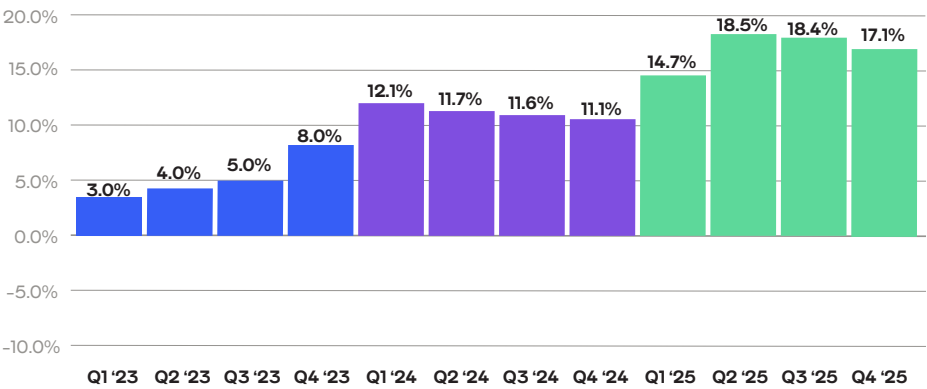


+9.5%

Average year-over-year increase in Personal Property Premium Rate in the Atlantic provinces from Q4 2024 to Q4 2025

# Ontario

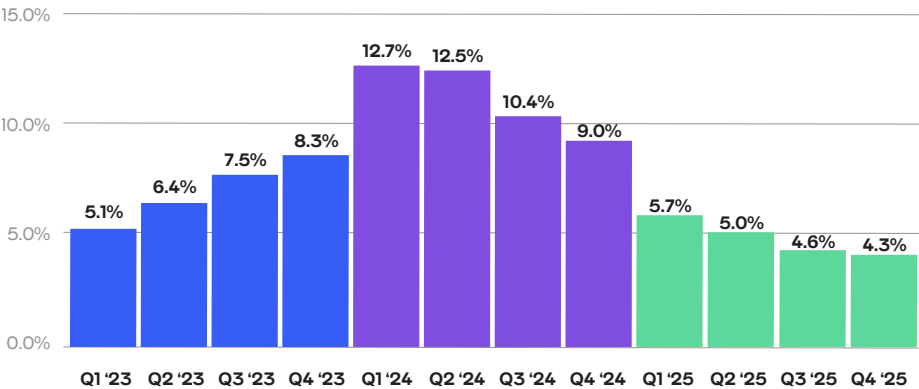
## Personal Auto – Average Change in Premium Rate Compared to Same Quarter in Prior Year



**+17.1%**

Average year-over-year increase in Personal Auto Premium Rate in Ontario from Q4 2024 to Q4 2025

## Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year

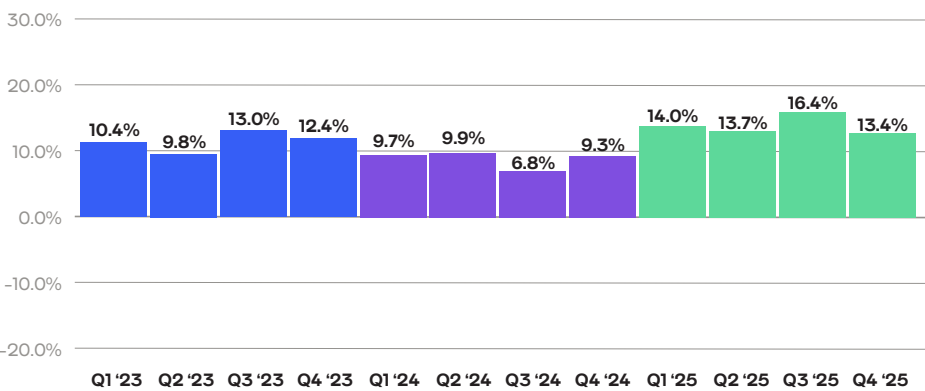


**+4.3%**

Average year-over-year increase in Personal Property Premium Rate in Ontario from Q4 2024 to Q4 2025

# Quebec

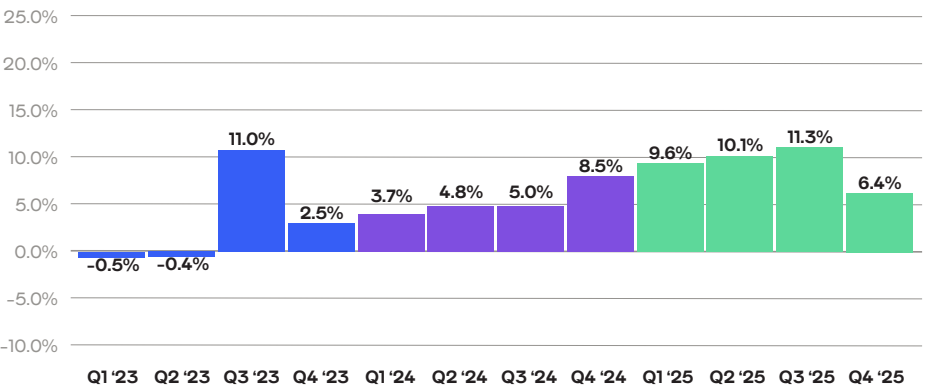
## Personal Auto – Average Change in Premium Rate Compared to Same Quarter in Prior Year



**+13.4%**

Average year-over-year increase in Personal Auto Premium Rate in Quebec from Q4 2024 to Q4 2025

## Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year

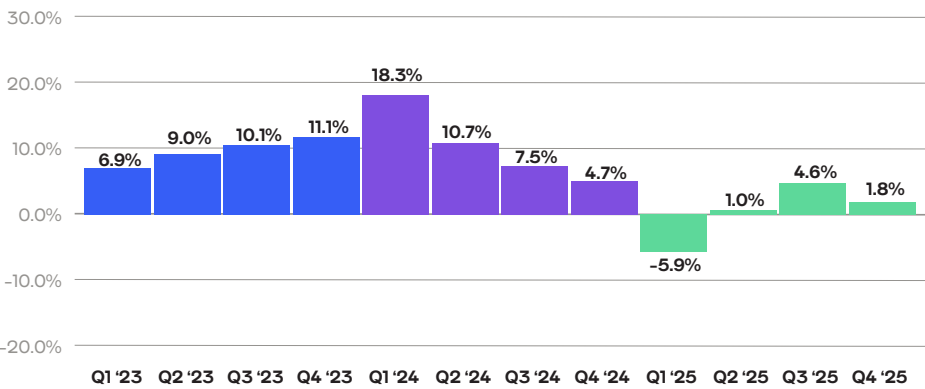


**+6.4%**

Average year-over-year increase in Personal Property Premium Rate in Quebec from Q4 2024 to Q4 2025

# British Columbia

Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year

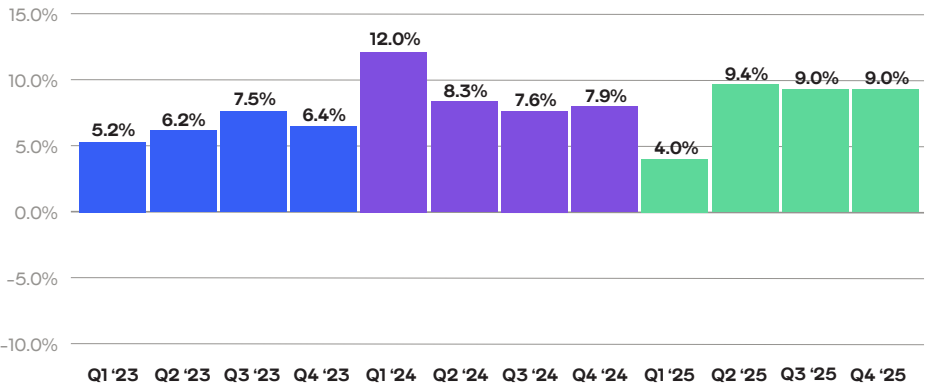


+1.8%

Average year-over-year increase in Personal Property Premium Rate in British Columbia from Q4 2024 to Q4 2025

# Saskatchewan and Manitoba

Personal Property – Average Change in Premium Rate Compared to Same Quarter in Prior Year



+9.0%

Average year-over-year increase in Personal Property Premium Rate in Saskatchewan and Manitoba from Q4 2024 to Q4 2025

# About Applied Rating Index

**The Applied Rating Index is a data-driven report of current conditions and trends for Personal Auto and Personal Property insurance premium rates. Analyzing more than 1.3 billion quotes completed, the Applied Rating Index measures the increase or decrease in average Premium Rate trends across Canada.**

Representing more than 80% of the brokerage market and 675 insurer rating plans written by brokers, the Applied Rating Index is the most complete depiction of the Premium Rate trends being experienced by consumers, brokerages, and their insurers across the Canadian market.

To derive the premium index, Applied uses the average of the three best final premiums of each risk quoted. The data analyzed represents over 30 million quotes per quarter.

All data is fully anonymized when aggregating and analyzing the Applied Rating Index.

# About Applied

**Applied Systems is the leading global provider of cloud-based software that powers the business of insurance. Recognized as a pioneer in insurance automation and the innovation leader, Applied is the world's largest provider of agency and brokerage management systems, serving customers throughout the United States, Canada, the Republic of Ireland, and the United Kingdom. By automating the insurance lifecycle, Applied's people and products enable millions of people around the world to safeguard and protect what matters most.**

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