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IBC Calls on New Quebec Government to Advance Three Key Priorities for Climate Resilience

With its new mandate, the Quebec government is positioned to make climate resilience an immediate priority. To better protect communities, the Insurance Bureau of Canada (IBC) recommends a three-pronged approach targeting financial incentives for property owners, support for municipalities and better land-use planning.

Last June's torrential rains illustrate the urgent need for action. More than 150 millimetres of rain battered Montréal and surrounding municipalities, causing $442 million in insured damage. Behind that price tag: flooded basements, lost personal belongings, ruined homes and families forced to relocate in just a few hours.

In Quebec, insured losses from flooding and water damage have surged by 300% over the last 20 years, compared to the previous two decades. Such a significant shift forces us to rethink how we build, how we design neighbourhoods and how we protect communities.

A new mandate to take action

With a new government comes the opportunity to better prepare Quebec for tomorrow's extreme weather events. Resilience must inform every decision if we are to offer households, businesses and public finances lasting protection against natural disasters. To deliver on that goal, the government must take action on three fronts:

1. Increase financial incentives for property owners

Increasing financial incentives for property owners will encourage them to more readily adopt risk adaptation and mitigation measures, including installing backwater valves, improving property drainage and installing flood protection devices. Existing programs such as Rénoclimat and RénoPlex are steps in the right direction, but they must be substantially expanded to meet demand and truly reduce risk.

2. Strengthen support for municipalities

Municipalities need help modernizing their sewer and stormwater systems to withstand the growing frequency and intensity of torrential downpours. Greater support is vital to give them the tools to better plan, maintain and adapt public infrastructure.

3. Align land-use planning with risks

Land-use planning rules must be tightened, and development in the areas most at risk must be curbed. Delivering on both fronts means finally releasing the new, province-wide flood hazard maps. After repeated delays, this step can no longer wait. In already developed flood-prone areas, both natural and engineered flood defences are essential to reduce risk.

Our industry is ready to step up

Across the globe, natural disasters are multiplying and their impacts are worsening. With a new government in place, proven industry know-how and an agenda ready to be tackled, we have a rare opportunity to act. We invite the Executive Council to open a dialogue with us. We have the expertise and commitment to deliver lasting solutions.

Laurent Fafard, Vice-President, Quebec

Insurance Bureau of Canada