

Hailstorm Impact Study Summary

2022



Background

On June 13, 2020, a catastrophic hailstorm ripped through parts of east Calgary, Airdrie, and the surrounding farmlands in Alberta, Canada. The storm is estimated to have caused \$1.2 billion in insurable losses and over 70,000 insurance claims, making it the costliest hailstorm, and the fourth costliest disaster in recorded Canadian history at the time.¹ The purpose of this research was to hear the stories from community members about how the hailstorm impacted them, and identify opportunities in insurance, community and government disaster responses to prepare for future extreme weather events.

How we researched

This project was led by people who lived in communities that were hit by the hailstorm, with research support from the Canadian Poverty Institute. Between March and May 2022, 41 residents representing 37 households participated in one-on-one interviews or an online survey.



What we heard

1. People experienced significant mental and emotional health impacts
2. Natural supports, like friends, family and neighbours, provided an important buffer
3. Financial impacts were experienced short- and long-term
4. Accessing insurance was complex and complicated
5. Residents wanted more support from the government

Ideas from the community



1. Insurance

- a. More help understanding insurance policies and the “fine print”, as well as translation
- b. A central phone number or point of contact
- c. More outreach and better communication
- d. Reasonable deductibles, premiums, and depreciation values



2. Government

- a. Listen to the voices of the community
- b. More large garbage bins and communication about locations
- c. Outreach and support with clean-up, especially for isolated residents
- d. Better coordination between municipal, provincial and federal governments
- e. Financial assistance as there are limits to what insurance can cover, such as interest-free loans or broadening the eligibility of the Disaster Recovery Program
- f. Subsidies for hail-resistant upgrades
- g. Regulations on the cost of insurance
- h. Workshops about climate change and extreme weather



3. Community Organizations

- a. More support from organizations that are outside of the affected communities
- b. Mental health supports and support groups
- c. More support with getting help from insurance, and free or low-cost translation services
- d. Community-level disaster preparedness plans

¹ Insurance Bureau of Canada, 2020.

