



June 15, 2020

To: Canadian Insurance Services Regulatory Organizations (CISRO) Stakeholders

Re: Industry requests to Canadian Insurance Services Regulatory Organizations (CISRO) Members re COVID-19

In response to the COVID-19 pandemic, CISRO established a COVID-19 Working Group to engage with industry to identify challenges arising from the pandemic and develop appropriate solutions.

The working group met with the Canadian Association of Direct Relationship Insurers (CADRI) and the Canadian Life and Health Insurance Association and also had discussions with the Insurance Bureau of Canada (IBC). Many of the issues raised were consistent across industry associations.

The following will provide an update on the issues and CISRO members' responses to specific relief suggestions:

- Request to extend licensing renewal deadlines during the crisis – There is a general view that regulators need to be flexible in dealing with challenges faced by licensees trying to renew licences. Jurisdictions have implemented relief measures including:
 - Many jurisdictions have provided extensions on renewal dates and have communicated directly to their stakeholders. Others are working through this to determine what extensions can be provided within their current statutes.
 - Most jurisdictions who offer online renewals felt that the online renewal process was well positioned in the current physical distancing environment and are dealing with licence renewal challenges on a case-by-case basis.
 - There has been some relief given in the area of continuing education (CE), given that in-person CE was no longer available.

- Extending the expiration date for Life Licence Qualification Program (LLQP) course certification and examination results:
 - Most jurisdictions have extended validity of course certification and examination results to December 31, 2020.
 - The remaining jurisdictions have expiration rules captured in statute and are working through how to provide relief in this area.
- Access to Online Delivery of LLQP Exams – Specific updates on this issue will be provided as information becomes available.
- Electronic Signing of Licence Applications – Most jurisdictions have the capability to allow electronic signing of applications. Communication to the industry is being addressed at the jurisdictional level.
- Call Centre Staffing Issues - Reduction in licensees in property and casualty call centres has impacted the ability of industry groups to provide desired level of service to customers. In order to allow industry groups to route calls across call centres as volumes in any one centre exceed maximum capacity, some jurisdictions have created a process that satisfies a “licensed here” requirement for current licensees.

In addition, some jurisdictions have issued temporary licences to current insurance employees who have met all of the pre-licensing qualifications but have been unable to write the General Agent Examination as they are temporarily on hold. Temporary licence holders will be expected to apply for a licence in the normal fashion, once their examinations have been successfully completed.

If you have any questions regarding the above, please direct them through our Secretariat at cisro-ocra@fsrao.ca.

Ron Fullan
Chair, CISRO