# News Release

**CISRO issues principles to strengthen catastrophic event response and insurance adjuster mobility**

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TORONTO, ON - The Canadian Insurance Services Regulatory Organizations (CISRO) has released principles to enhance the responsiveness of adjuster licensing for catastrophe and disaster events across Canada's insurance sector. These principles support labour mobility and reinforce the leadership of regulators and adjusters in delivering timely, coordinated service to Canadians, especially during crises.

The frequency and severity of catastrophic events such as wildfires, floods and severe storms continues to rise, CISRO's *Principles for Adjuster Authorization During Natural Catastrophes and Disasters* provides guidance to Canadian regulators to facilitate timely deployment of qualified adjusters while maintaining oversight that protects consumers.

These are grounded in seven core principles:

1. Reflect Appropriate Consumer Outcomes - Regulatory responses to catastrophic events should prioritize timely service to policyholders and minimize procedural delays that could hinder recovery efforts.
2. Enhance clarity and transparency - Regulators should ensure that emergency licensing requirements and processes are communicated consistently and are accessible.
3. Promote regulatory agility - Licensing protocols should be designed to enable swift, flexible responses to catastrophic events while maintaining appropriate oversight.
4. Foster Interjurisdictional Coordination - Jurisdictions are encouraged to align definitions and thresholds for catastrophe declarations.
5. Support Proportional Oversight - Expedited licensing for catastrophic events should be balanced with post-event review within an appropriate regulatory framework.
6. Encourage Innovation and Preparedness – Exploration of alternative licensing structures can strengthen the industry's ability to respond to catastrophic events.
7. Advance Practical Mobility –Practical coordination and mutual recognition are prioritized over complete harmonization in recognition of legislative diversity across provinces and territories.

These principles seek to ensure the technical competence and regulatory compliance of adjusters, but also to uphold the principles of Fair Treatment of Customers. By embedding customer-centric values into licensing standards, regulators continue to align with broader consumer protection goals and reinforce public trust in the insurance sector.

Developed by CISRO's multi-jurisdictional Adjuster Licensing Committee, the *Principles for Adjuster Authorization During Natural Catastrophes and Disaster* offer a clear framework that supports regulatory flexibility, coordination across jurisdictions, and consumer-focused outcomes. This initiative is an important step in CISRO's broader efforts to foster insurance workforce mobility across Canada.

The *Principles for Adjuster Authorization During Natural Catastrophes and Disasters* are available on CISRO's website at www.cisro-ocra.com.

**About CISRO**

The Canadian Insurance Services Regulatory Organizations (CISRO), is a forum of Canadian regulatory authorities who are dedicated to consistent qualifications and conduct of business standards for insurance intermediaries. CISRO members collaborate on initiatives that support a consistent approach to consumer protection through the regulation of insurance intermediaries.

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