Insurance Council
BRITISH COLUMBIA

CONSULTATION SUMMARY REPORT: 2025/2026 COUNCIL RULE AMENDMENTS

CONSULTATION SUMMARY REPORT

Amendments to Council Rules for general insurance licensing standards, course accreditation fees and Council Rules Course Definition.

AT A GLANCE

This report summarizes feedback received during public consultations on proposed amendments to Council Rules related to general insurance licensing requirements, education standards, course accreditation fees, and the Council Rules Course definition. The proposed amendments were required to support implementation of the General Insurance Competency Framework.

FEEDBACK METHODS

Stakeholders were able to provide feedback through an online feedback form or by email submission to rules.consult@insurancecouncilofbc.com. These methods were intended to support accessible, informed, and transparent participation.

2025 COUNCIL RULES CONSULTATION

The Insurance Council sought feedback on:

- **Rules 2(3), 2(4), and 2(5)(c)** – expanding eligibility of general insurance education providers and introducing a one-year education currency requirement for Level 3 licence applicants.
- **Rule 2(11)(c)** – requiring nominees to complete Council-approved courses, meet a one-year education currency requirement, and pass any examinations required by Council.
- **Rule 5(1)(p)** – establishing a cost-recovery course evaluation and accreditation fee of up to $25,000.
- **Council Rules Course Definition** – clarifies references to Council Rules, the Code of Conduct, legislation, and other regulatory requirements.

Draft rule language was published along with supporting consultation materials to support informed input.

Following stakeholder feedback, Council revised proposed amendments related to education currency requirements and accreditation fees. As these revisions materially changed the proposals, a follow-up consultation was conducted.

2026 CONSULTATION ON REVISIONS TO PROPOSED AMENDMENTS

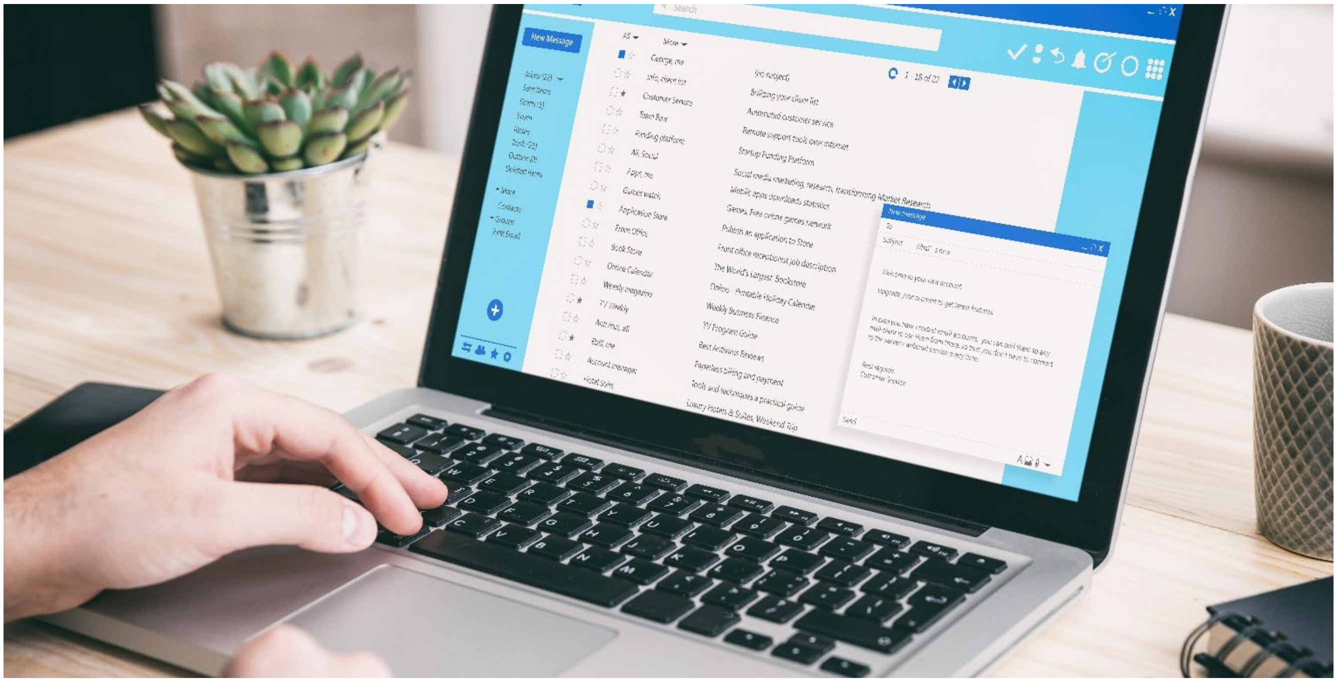
The consultation sought feedback on:

- **Rule 2(3)(a), 2(4)(a), 2(5)(c) and 2(11)(c)(ii)** - revised amendments extending the education currency requirement for general insurance professionals from one year to two years.
- **Rule 5(1)(p)** - lowering the maximum fee threshold for course accreditation to $20,000.

Draft rule language was published along with supporting consultation materials to support informed input.

HOW WE ENGAGED STAKEHOLDERS

Consultation period	Activities
August 15 - November 14, 2025 **original closing date of Oct 17 was extended following stakeholders request for additional time*	• Direct emails sent to licensees and stakeholders announcing consultation launch, the consultation extension, a reminder notification, and when consultation closed; • Articles published in *What's New* on September 9, October 14, and November 4, 2025; • Meetings with key stakeholder organizations.
March 27 to April 27, 2026	• Direct emails to licensees and stakeholders announcing consultation launch and a notice advising of the consultation closing; • Articles in April 2025 *What's New* • Social media promotion on LinkedIn advising of the consultation; • Stakeholders could provide feedback through an online form or by email.



WHAT WE HEARD

During the 2025 consultation, stakeholders provided 148 feedback form responses and 13 email submissions, expressing a mix of support for the proposed amendments and concerns about their potential impact on education access, implementation, and regulatory consistency. In the 2026 follow-up consultation, 25 feedback form responses and five email submissions were received, with overall feedback showing greater support for the revised amendments. While many respondents viewed the changes as clear, practical, and reasonable, industry organizations continued to raise questions regarding implementation, education standards, costs, and consistency across jurisdictions.

KEY THEMES

Support for modernized and consistent licensing standards

Stakeholders generally supported efforts to modernize licensing requirements, strengthen education standards, and improve clarity and consistency in Council Rules. Many respondents viewed the proposed amendments as a practical way to support a competent, adaptable, and trusted general insurance profession while ensuring regulatory requirements remain current and relevant.

Insurance Council response: Stakeholder feedback reinforced Council's objective of modernizing licensing requirements while strengthening education standards and improving regulatory clarity and consistency.

National alignment, labour mobility, and recognition of existing programs

Stakeholders emphasized the importance of aligning general insurance licensing and education requirements with national frameworks to support labour mobility, maintain consistency across jurisdictions, and preserve the value of established industry designations and education programs. Feedback highlighted the need to balance modernization with recognition of existing pathways and qualifications.

Insurance Council response: Council recognizes the importance of aligning licensing and education standards with national frameworks while preserving the value of established education programs and industry designations. The amendments support greater consistency in licensing requirements, help lay the foundation for future harmonization and labour mobility, and are not expected to create barriers to licence reciprocity. Council also recognizes the importance of supporting existing education providers through a clear and well-managed transition.

Affordability and impact of accreditation requirements

Respondents raised concerns about the potential financial impacts of accreditation fees on education providers and learners. Feedback focused on ensuring fees are proportionate, transparent, and do not create barriers to education access.

Insurance Council response: Stakeholder feedback led Council to revise the proposed accreditation fee threshold and provide greater transparency about how accreditation fees would be determined and applied. These revisions were included in the follow-up consultation.

Clear implementation and transition planning

Stakeholders sought greater clarity regarding accreditation requirements, eligibility criteria, implementation timelines, and how the amendments would operate in practice. Respondents emphasized the importance of transparent communication, practical guidance, and a phased approach to implementation that supports stakeholders through the transition.

Insurance Council response: Council will provide clear information regarding accreditation requirements, timelines, processes, and key milestones, while supporting a phased implementation approach designed to help stakeholders prepare for and adapt to the changes with confidence.

Flexibility and practical application of education requirements

Feedback highlighted the importance of maintaining flexibility in general insurance education and examination requirements, including recognition of prior learning and experience, reasonable education currency periods, and practical implementation that reflects the realities of the profession and business operations.

Insurance Council response: Feedback regarding education currency requirements, recognition of learning and experience, and practical implementation considerations informed revisions to the proposed amendments. In response, Council extended the proposed education currency period from one year to two years and was a component of the follow up consultation. The revision provides greater flexibility while maintaining the objectives of the General Insurance Competency Framework and supporting practical application across the profession.

Ongoing stakeholder engagement and collaboration

Stakeholders emphasized the value of continued engagement with industry and education experts throughout implementation. Respondents viewed ongoing collaboration as essential to ensuring the framework remains practical, informed by real-world experience, and implemented in a transparent and effective manner.

Insurance Council response: Council is committed to maintaining open communication, providing timely updates, and continuing to work collaboratively with stakeholders to support implementation, address emerging issues, and ensure the framework remains practical, transparent, and informed by real-world experience.

COUNCIL DECISION

Following a review of the follow-up consultation findings, Council approved the revised rule amendments and submitted them to the Minister for consideration. The Minister subsequently approved the amendments which were published on September 14, 2026. The Rule amendments are effective October 15, 2026.

THANK YOU

Thank you to everyone who took the time to review the proposed amendments and submit feedback. Stakeholder input is an important part of the rule-making process and helps support informed, transparent decisions.