Handy Links & Contacts

Provincial Insurance Regulators
Other
Consumer Protection & Assistance
Legal Resources
Licensee Resources

Insurance Regulators/Licensing for Other Provinces

Please contact the applicable provincial regulator for questions pertaining to licensing requirements and conduct in other jurisdictions
Complete list available as PDF - click here.

Alberta
Alberta Insurance Council
Telephone: 1-800-461-3367
www.abcouncil.ab.ca/

Manitoba
Insurance Council of Manitoba
Telephone: 204-988-6800
www.icm.mb.ca/

New Brunswick
Superintendent of Insurance
Telephone: 1-866-933-2222
http://fcnb.ca/industry-insurance.html

Newfoundland & Labrador
Telephone: 709-729-2595
www.servicenl.gov.nl.ca/insurance/

Northwest Territories
Superintendent of Insurance
Telephone: 867-767-9177 ext 15252

www.fin.gov.nt.ca/en/services/licences-taxes-et-droits-assurance/how-apply-nwt-insurance-license

Nova Scotia

Nova Scotia Business and Consumer Affairs
Telephone: 902-424-6331
www.novascotia.ca/finance/en/home/insurance/default.aspx

Nunavut

Telephone: 867-975-6852
www.gov.nu.ca/finance/information/insurance-regulation

Ontario

Registered Insurance Brokers of Ontario (RIBO)
Telephone: 416-365-1900
Toll-Free: 1-800-265-3097
www.ribo.com/

Financial Services Regulatory Authority of Ontario (FSRA)
Telephone: 416-250-7250
Toll-Free: 1-800-668-0128
www.fsrao.ca/

Prince Edward Island

Department of Provincial Affairs
Telephone: 902-368-4937
www.princeedwardisland.ca/en/information/justice-and-public-safety/insurance-agent-licence

Quebec

Chambre de l'assurance de dommages (P&C Insurance)
Telephone: 514-842-2591
Toll-Free: 1-800-361-7288
www.chad.qc.ca/en

Chambre de la sécurité financière
Telephone: 514-282-5777

Toll-Free: 1-800-361-9989
www.chambresf.com/

Autorité des marchés financiers
Quebec City: 418-525-0337
Montreal: 514-395-0337
Toll-Free: 1-877-525-0337
www.lautorite.qc.ca/

Saskatchewan
Insurance Councils of Saskatchewan
Telephone: 306-347-0862
www.skcouncil.sk.ca/

Yukon
Superintendent of Insurance
Telephone: 867-667-5111
www.community.gov.yk.ca/consumer/insuranceact.html

Other Info
Canadian Insurance Services Regulatory Organizations (CISRO)
CISRO
www.cisro-ocra.com/

Canadian Insurance Regulators (CIRDA)
Publication of Discipline Decisions
decisions.cisro-ocra.com/ins/en/nav.do

Other Regulatory Bodies

Complete list available as PDF - click here.

British Columbia Securities Commission (BCSC)

The British Columbia Securities Commission is the independent provincial government agency responsible for regulating capital markets in British Columbia through the administration of the Securities Act.
Telephone: 604-899-6500
Toll-Free: 1-800-373-6393
www.bcsc.bc.ca/

Consumer Protection BC
- is the regulator of a variety of sectors and specific types of consumer transactions in British Columbia.
- license and inspect regulated businesses, respond to consumer inquiries, investigate alleged violations of consumer protection laws and educate consumers and businesses about their rights and responsibilities
Toll Free: 1-888-564-9963
www.consumerprotectionbc.ca/

BC Financial Services Authority (BCFSA)

BC Financial Services Authority (BCFSA) is responsible for the day-to-day regulation of private sector insurers operating in British Columbia. They ensure that insurers are properly authorized; supervise insurers and address solvency concerns with their operations; and address statutory market conduct issues. They are also responsible for the regulation of mortgage brokers and real estate professionals. BCFSA sets and enforces standards of conduct under the Real Estate Services Act and protects consumers from unlicensed real estate services activity.

Their work includes addressing:

- *Complaints against insurance companies, but they do not resolve individual claims disputes*
- *Tied Selling*
- *Unlicensed Activity*

Telephone: 604-660-3555

Toll Free: 1-866-206-3030
www.bcfsa.ca

Canadian Investment Regulatory Organization (formerly IIROC / MFDA)

Canadian Investment Regulatory Organization (CIRO) is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity on Canada's debt and equity marketplaces. CIRO is carrying on the regulatory functions of the Investment Industry Regulatory Organization of Canada and the Mutual Fund Dealers Association of Canada, and is committed to the protection of investors, providing efficient and consistent regulation, and building Canadians' trust in financial regulation and the people managing their investments. For more information, visit Canadian Investment Regulatory Organization (ciro.ca).

Matters relating to a firm or advisor formerly regulated by IIROC or trading on a Canadian marketplace, contact IIROC division at 1-877-442-4322 or InvestorInquiries@IIROC.ca

Matter relating to a firm or advisor formerly regulated by the MFDA, contact the MFDA division at 1-888-466-6332 or complaints@mfda.ca.

Office of the Superintendent of Financial Institutions of Canada (OSFI)
- Regulates and supervises more than 400 federally regulated financial institutions and 1,200 pension plans to determine whether they are in sound financial condition and meeting their requirements.
- Federally regulated financial institutions include all banks in Canada, and all federally incorporated or registered trust and loan companies, insurance companies, cooperative credit associations, fraternal benefit societies and private pension plans. OSFI's scope of regulation does not include consumer or consumer-related issues or the securities sector, which are the responsibility of other agencies, both federal and provincial.
Toll-Free: 1-800-385-8647
www.osfi-bsif.gc.ca/

Vehicle Sales Authority of British Columbia (VSA)
Regulates motor vehicle dealerships, agents, and salespersons
Telephone: 604-574-5050
Toll Free: 1-877-294-9889
www.mvsabc.com/

Other Info
Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)
Federal government body re reporting suspicious financial transactions
www.fintrac-canafe.gc.ca

Consumer Protection & Assistance

Complete list available as PDF - click here.

Better Business Bureau (BBB)
- a non-profit that helps consumers find and recommend businesses they can trust.
- is a leader in consumer support services including complaints, customer reviews, advertising reviews and education.
BBB will only review complaints which are
*- **not** in litigation when filed with BBB*

*- **not** resolved by a previous court action, arbitration, or settlement between the parties*
Telephone: 604-682-2711
Toll Free: 1-888-803-1222
www.bbb.org/en/ca/local-bbb/bbb-of-mainland-bc

BC Housing (formerly Homeowners Protection Office)
Telephone: 604-646-7050
Toll-Free: 1-800-407-7757
www.bchousing.org/licensing-consumer-services

BC Human Rights Tribunal (BCHRT)
Telephone: 604-775-2000
Toll-Free: 1-888-440-8844
The B.C. Human Rights Tribunal is an independent, quasi-judicial body created by the B.C. Human Rights Code. The Tribunal is responsible for accepting, screening, mediating, and adjudicating human rights complaints. The Tribunal offers the parties to a complaint the opportunity to try to resolve the complaint through mediation. Respondents have an opportunity to respond to a complaint and to apply to dismiss a complaint without a hearing. If the parties do not resolve a complaint and the complaint is not dismissed, the Tribunal holds a hearing.
www.bchrt.bc.ca/tribunal/index.htm

Consumer Protection BC
- is the regulator of a variety of sectors and specific types of consumer transactions in British Columbia.
- license and inspect regulated businesses, respond to consumer inquiries, investigate alleged violations of consumer protection laws and educate consumers and businesses about their rights and responsibilities
Toll Free: 1-888-564-9963
www.consumerprotectionbc.ca/

Condominium Home Owners Association of BC (CHOA)
CHOA is a consumer based non-profit association that promotes the understanding of strata property living and the interests of strata property

owners.
- provide professional advisory services based on individual strata needs.
- offer education, publications, resources and support for our members.
- actively assist members, and the strata industry, to help make strata living a positive experience.
CHOA members include strata corporations, individual owners, and businesses that serve the strata industry, strata related associations and governmental agencies from all across British Columbia.
www.choa.bc.ca/

Financial Consumer Agency of Canada
- The Financial Consumer Agency of Canada (FCAC) ensures federally regulated financial entities comply with consumer protection measures, promotes financial education and raises consumers' awareness of their rights and responsibilities.
Toll Free (English): 1-866-461-3222
Toll Free (French): 1-866-461-2232
Telephone: 613-960-4666
www.canada.ca/en/financial-consumer-agency.html

General Insurance OmbudService (GIO)
The GIO is an independent organization that offers a free service to assist consumers with disputes they have with their insurance company on home or business insurance coverage. The GIO typically deals with complaints involving claims, interpretation of policy coverage, and policy handling.
Toll Free: 1-877-225-0446
www.giocanada.org/
****Please note: Most general insurance companies have their own Ombudsman, and we would recommend also exploring that information directly with the insurer(s).***

Insurance Bureau of Canada (IBC)
- IBC consumer resources – brochures; information about dispute resolution and how insurers use credit information; and campaigns and studies conducted by IBC – are designed to help you understand your insurance options. IBC represents the companies that insure your home,

car and business.
Telephone: 604-684-3635
Toll-Free: 1-844-227-5422
www.ibc.ca

ICBC - Insurance Corporation of British Columbia
- Autoplan & licensee inquiries or procedures
Telephone Numbers:
General Inquiries: 604-661-2800 / 1-800-663-3051
Complaints about ICBC, please call Customer Relations Department:
Toll Free (BC): 1-888-378-3773.
Fraud/Witness: 604-661-6844 / 1-800-661-6844
Report a Claim: 604-520-8222 / 1-800-910-4222 (***can also be reported online***)
www.icbc.com/

Office of the Information and Privacy Commissioner for BC

(OIPC)
- is independent from government and monitors and enforces British Columbia's Freedom of Information and Protection of Privacy Act (FIPPA) and Personal Information Protection Act (PIPA). FIPPA allows access to information held by public bodies (such as ministries, universities and hospitals) and determines how public bodies may collect, use and disclose personal information. PIPA sets out how private organizations (including businesses, charities, associations and labour organizations) may collect, use and disclose personal information.
Telephone (Victoria area): 250-387-5629.
Telephone (GVRD): 604-660-2421 .
Toll-Free: 1-800-663-7867
www.oipc.bc.ca/

Ombudsperson (in B.C.)
- Has jurisdiction over Crown corporations such as ICBC
Telephone: 250-387-5855
Toll Free: 1-800-567-3247
www.bcombudsperson.ca/

Ombudservice for Life and Health Insurance (OLHI)
Canada's independent complaint resolution and information service for consumers of Canadian life and health insurance.
- resolve insurance complaints about life, disability, employee health benefits, travel, and investment products such as annuities and segregated funds.
- provide general information about life and health insurance.
- bilingual services are free and available to any consumer whose insurance company is an OLHI member. Canadian law requires most life and health insurance companies to be members of an independent dispute resolution service.
OLHI no longer accepts general information phone calls about insurance products or companies.
Instead, they offer all this information on www.olhi.ca/

Vancouver Island Strata Owners Association (VISOA)
The Vancouver Island Strata Owners Association (VISOA) provides services to all stratas (apartments, condominiums, townhomes, bare land stratas) owners and associate members in British Columbia. It is an independent, non-profit organization that was formed in 1973 and is supported solely by membership fees. Membership is open to all residential/business strata corporations that have registered with the B.C. Land Title Office as well as individual owners and non-owner associate members.
Telephone: 250-920-0688
Toll Free: 1-855-388-4762
www.visoa.bc.ca/

Vehicle Sales Authority of British Columbia (VSA)
Regulates motor vehicle dealerships, agents, and salespersons
Telephone: 604-574-5050
Toll Free: 1-877-294-9889
www.mvsabc.com/

Public Guardian and Trustee of British Columbia

The Public Guardian and Trustee (PGT) is a corporation sole established under the *Public Guardian and Trustee Act* with a unique statutory role to protect the interests of British Columbians who lack legal capacity to protect their own interests. The mandate of the PGT is to:

- Protect the legal and financial interests of children under the age of 19 years;
- Protect the legal, financial, personal and health care interests of adults who require assistance in decision making; and
- Administer the estates of deceased and missing persons.

www.trustee.bc.ca

Legal Resources

Complete list available as PDF - click here.

Civil Resolution Tribunal

Dial-A-Law

Lawyer Referral Service

Provincial Court of British Columbia

Small Claims Court

Licensee Resources

Complete list available as PDF - click here.

Advocis
- Voluntary professional membership association of financial advisors and planners
- Ongoing continuing education programs
- Access to professional liability insurance
www.advocis.ca/

www.advocis.ca

www.advocis.ca

BC Registry Services
Telephone: 1-800-633-6102
www.corporateonline.gov.bc.ca/

Employment Standards Branch Inquiries
Salespersons are INCLUDED
Adjusters and Agents are EXCLUDED
-Questions on Holiday Pay, Severance Pay, etc.
- Employment disputes are a civil matter outside Council jurisdiction
Telephone (Vancouver): 604-660-2421
Telephone (Victoria): 250-387-6121
Toll Free (BC): 1-800-663-7867
www.labour.gov.bc.ca/

Financial Services Tribunal (FST)
-The FST hears appeals from individuals and institutions who want to contest enforcement decisions.
Telephone: 250 387-3464
www.fst.gov.bc.ca/

ILS Corporation(Life/General/Adjusters)
- online insurance training and education including provincial insurance licensing courses and continuing education
Telephone: 250-897-0046
Toll Free: 1-800-404-2211
www.ilscorp.com/

Insurance Brokers Association of BC (IBABC)
- The Insurance Brokers Association of B.C. is a trade association for property and casualty insurance brokerages in B.C. Membership is voluntary and about 90% of the insurance brokerages in B.C. are members. IBABC and its counterpart associations in every province are members of the Insurance Brokers Association of Canada. Many initiatives are shared across Canada by this association network.
- information on Careers and Education
Telephone: 604-606-8000
www.ibabc.org/

Insurance Institute of BC
Telephone: 604-681-5491
Toll Free: 1-888-681-5491
www.insuranceinstitute.ca/en/institutes-and-chapters/british-columbia