

**FINANCE AND TREASURY BOARD
FINANCIAL INSTITUTIONS DIVISION**

INSURANCE BULLETIN 2017 - #2

**INSURANCE ADJUSTERS MOBILITY UNDER SEVERE WEATHER OR CATASTROPHIC EVENTS
COMMON PROTOCOLS IN THE ATLANTIC PROVINCES
EFFECTIVE MARCH 1, 2017**

Working towards a recent mandate of the Council of Atlantic Premiers, the Atlantic Superintendents of Insurance have collaborated with the Office of Regulatory Affairs and Service Effectiveness to allow quick dispatching of qualified insurance adjusters to provide services to Atlantic Canadians in a severe weather or catastrophic event that requires a quick insurance response. The Atlantic Superintendents have agreed and recognized on protocols for adjuster’s mobility to practice in these catastrophic events.

We recognized harmonizing the approach for moving short term independent adjusters to enable them practice in the Atlantic Region quickly is in the best interest of everyone under certain circumstances. We believe such a process to quickly permit adjusting capacity in the province would benefit the industry and consumers. Below please find a table outlining the agreed protocols in the Province of Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador.

Any questions can be directed to the respective Superintendent of Insurance or to the Office of Regulatory Affairs and Service Effectiveness.

	Before	After
NF	<ul style="list-style-type: none"> • Application by email or fax • License lasts for 60 days • No fee 	<ul style="list-style-type: none"> • Application sent by email or letter • Application sent to insurance superintendent • License lasts for 60 days • No fee • Process time of 24 hours • Allowance for pre-approvals pending severe weather
PE	<ul style="list-style-type: none"> • Application by email or phone • Application sent to insurance superintendent • License lasts for 14 to 30 days • No fee • Quick approval 	
NS	<ul style="list-style-type: none"> • Application sent by email • Application sent to insurance superintendent • License lasts for 30 days • No fee • Allowance for pre-approvals pending severe weather 	
NB	<ul style="list-style-type: none"> • Application sent by email or letter • Application sent to insurance superintendent • License lasts for 30 days • No fee • Process time of 24 hours • Allowance for pre-approvals pending severe weather (NS) 	