

# ADJUSTERS IN MOTION: INDUSTRY AND GOVERNMENT UNITE FOR ADJUSTER MOBILITY

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## ***The Growing Urgency for Adjuster Licensing Reciprocity***

The rapid growth in the frequency and severity of extreme weather events and catastrophic disasters have led to record-high insurance claims and a surge in demand for insurance adjusters.<sup>[1]</sup> However, restrictive adjuster licensing rules in Canada continue to hinder the industry's ability to respond effectively. Additionally, the ongoing trade dispute between Canada and the United States may pose limitations on Canada's ability to rely on American adjusters, further straining Canada's domestic adjuster capacity.<sup>[2]</sup>

Despite these challenges, new opportunities have emerged to rectify the growing demand for adjusters in Canada. Recent federal initiatives aimed at improving national credential recognition may provide the necessary momentum to break down regulatory barriers and establish a nationwide licensing reciprocity regime for insurance adjusters.

## ***Federal Commitment to National Credential Recognition***

In response to the increasing demand of domestic adjusters, Canadian officials are exploring ways to strengthen economic resilience by reducing barriers to interprovincial trade and labor mobility. On March 5, 2025, former Prime Minister Justin Trudeau and Canada's Premiers issued a statement affirming that certified professionals with credentials in one province will soon be able to work anywhere in Canada. They have also directed the Committee on International Trade to collaborate with the Forum of Labour Market Ministers to develop a Canada-wide credential recognition plan by June 1, 2025.<sup>[3]</sup>

For many years, the property and casualty insurance industry has advocated for national licensing reciprocity.<sup>[4]</sup> While previous efforts have stalled, this federal initiative presents a critical opportunity to remove interprovincial mobility barriers for adjusters.

Currently, each Canadian province maintains its own licensing requirements, preventing adjusters from working in other provinces without special permission from regulatory authorities.<sup>[5]</sup> This fragmented system has led to piecemeal solutions and patchwork regulation.<sup>[6]</sup> However, recent temporary measures have shown that interprovincial adjusting is possible. For example, in response to severe rainfall and flooding in southern Ontario during the summer of 2024, the Financial Services Regulatory Authority of Ontario implemented temporary measures allowing out-of-province

adjusters to operate in Ontario.[7]

### ***Industry Coalition Advocates for Licensing Reciprocity***

Recognizing both the need and an opportunity for reform, a coalition of eight P&C insurance associations led by the Insurance Bureau of Canada has renewed its longstanding call for Canadian regulators to establish a licensing reciprocity regime. On February 10, 2025, the coalition submitted a letter to the Canadian Insurance Services Regulatory Organization (“**CISRO**”), advocating for a system that would allow adjusters licensed in one province to have their credentials recognized nationwide.[8]

The letter detailed proposed regulator protocols to facilitate out-of-province adjuster mobility in emergency situations but emphasized that these post-emergency undertakings are still a suboptimal solution. As such, the coalition maintains that CISRO’s ultimate policy objective should be to establish a framework for full licensing reciprocity across Canada. The letter also highlighted that a review of licensing requirements across all Canadian jurisdictions, including training hours, education, scope of practice, and fees, revealed more similarities than differences. Given these commonalities, the coalition argues that there is no strong public policy rationale for maintaining a disparate licensing regime across the country.[9]

### ***Industry Readiness and Next Steps***

Members of the coalition have expressed optimism that insurance adjusters will be included in the national credential recognition framework. In anticipation of potential regulatory reforms and the removal of interprovincial trade barriers, as well as to address the increasing demand for adjusters and the shrinking talent pool,[10] the Canadian Independent Adjusters Association and the Insurance Institute of Canada has partnered to launch several workforce development initiatives, including:

- **Project Reframe** – A program designed to reshape perceptions of the insurance industry and attract new talent.
- **Enabling Skills** – A series of online modules covering key competencies for Chartered Insurance Professional students.
- **Accelerated Competence Series** – A five-module training program aimed to quickly onboard new industry hires.[11]

With regulatory discussions underway and industry-led initiatives in motion, the push for adjuster licensing reciprocity is gaining momentum. While challenges remain in balancing regulatory requirements across jurisdictions, ongoing collaboration between government bodies and industry associations suggests a growing commitment to addressing this issue.

[1] Insurance Institute, “[Is the time finally right for reciprocal adjuster licensing?](#)”

[2] Insurance Bureau of Canada et al., “[Re: CISRO letter dated December 9, 2024 to P&C insurance stakeholders](#)”

(February 10, 2025) at page 4.

[3] Canada Free Trade Agreement, "[First Ministers' Statement on Eliminating Internal Trade Barriers in Canada](#)" (March 5, 2025).

[4] Insurance Bureau of Canada et al., "[Re: CISRO letter dated December 9, 2024 to P&C insurance stakeholders](#)" (February 10, 2025) at page 4.

[5] Insurance Bureau of Canada, "[As trade dispute deepens, P&C industry coalition renews call for removal of 'arbitrary' barriers impeding the mobility of adjusters](#)" (February 18, 2025).

[6] Insurance Institute, "[Is the time finally right for reciprocal adjuster licensing?](#)"

[7] Financial Services Regulatory Authority of Ontario, "[FSRA implements temporary measures to support people impacted by rainfall and flooding in southern Ontario](#)" (July 18, 2024).

[8] Insurance Bureau of Canada, "[As trade dispute deepens, P&C industry coalition renews call for removal of 'arbitrary' barriers impeding the mobility of adjusters](#)" (February 18, 2025).

[9] Insurance Bureau of Canada et al., "[Re: CISRO letter dated December 9, 2024 to P&C insurance stakeholders](#)" (February 10, 2025) at pages 3 - 5.

[10] Canadian Underwriter, "[Industry partnership accelerates adjuster onboarding](#)" (March 12, 2025).

[11] Thompson's World Insurance News, "CIAA and institute aim to accelerate adjuster licensing" (March 17, 2025).

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### **A Cautionary Note**

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