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RIBO, IBAO spot cheating on exams

THE REGISTERED Insurance Brokers of Ontario and the Insurance Brokers Association of Ontario have temporarily suspended their involvement in delivering licensing exams after evidence of cheating was uncovered late last year.

In a statement, RIBO, the self-regulatory body for p&c brokers in the province, said it and the brokers association detected some “irregularities in examination results and procedures associated with the IBAO’s in-person exams.”

The groups are halting their participation until a comprehensive investigation can be completed, and any resulting process adjustments can be implemented.

“Until this investigation is complete, we feel it is prudent to halt the delivery of exams by the IBAO,” RIBO CEO Patrick Ballantyne told *Thompson’s* last week.

In the meantime, only online exams booked with the IBAO on or before Jan. 11 will be allowed to continue. The Insurance Institute

of Canada will oversee future RIBO licensing exams.

“RIBO is working with the IBAO in conducting a review and investigation of off-site exams administered by the IBAO during the period of October 2022 to December 2022 after a single location was identified as containing evidence of candidate cheating,” Mr. Ballantyne said.

“To date, a small number of exam takers at one location have had their results nullified as a result of the findings. No other irregularities have been detected, but the investigation is ongoing.”

He said he could not comment specifically about the kinds of irregularities discovered or the procedures RIBO employs to ensure the integrity of exam results.

“That could compromise the investigation and provide colluders with information that could help would-be cheaters.”

He said there should be an update in the coming weeks.

New Brunswick accepting digital proof of insurance

NEW BRUNSWICK has joined the list of provinces allowing digital ‘pink slips’ for proof of auto insurance.

As of Feb. 1, drivers in the province can now use an electronic version of their motor vehicle liability insurance card.

Insurers are not required to make digital proof of insurance available to their customers.

And, under New Brunswick’s Electronic Transactions Act, customers must consent to the use of digital proof.

The province’s Financial and Consumer Services Commission, known as FCNB, said insurers, agents and brokers must inform customers that using digital proof is optional and that they can still obtain a paper version at no additional cost.

Nova Scotia was the first province to make digital proof of auto insurance an option for policyholders in January, 2018.

Newfoundland and Labrador, Alberta, Quebec and Ontario followed suit in 2019.

In addition, Newfoundland and Labrador launched a digital auto insurance validation program in December that helps law enforcement agencies validate coverage. The program automates verification with data from the Insurance Bureau of Canada to ensure a vehicle identification number matches information on file with the province’s registration department.

The FCNB said that insurers looking to offer digital proof of insurance to policyholders in New Brunswick will need to ensure they have the same data fields, wording and overall appearance as the paper version of the proof-of-insurance, including being pink in colour.

The inclusion of the provincial and territorial shields as a background is optional.

It said digital proof of insurance must be secure, preventing any alterations or editing.

The commission also said insurers must continue to provide customers with a paper insurance card and a digital option until Feb. 1, 2024. After the transition period, customers will be able to choose to receive proof of auto insurance in paper or digital format or both.

EY clarifies findings of auto rate report

EY CANADA has issued a clarification about a controversial report released last fall that found drivers in B.C. benefitted from the lowest auto insurance rates in Canada and Albertans paid the most.

The professional services firm said the report commissioned by the Insurance Corp. of B.C. was a comparison of publicly available rates across Canada for a specified set of customer profiles, for September and October 2022.

Brokers and insurers have questioned the findings and EY Canada said late last month that the comparisons made in its data summary are not an attempt to provide a full representation of the rate options available or what consumers are paying.

“While it has been publicly referenced in discussions on provincial rate comparisons, it was not the intent of this comparison, nor did EY Canada draw any conclusions, including about the merits of publicly owned versus privately owned models,” said Victoria McQueen,

the firm’s team lead for public relations.

“The (report for ICBC) was conducted with a set of listed limitations and assumptions explaining that auto insurance products, benefit levels and access to the benefits — including a range of tort to no-fault models — vary from province to province.”

Brokers in Alberta welcomed the clarification but said it should be noted that auto insurance premium rates in the province are not as high as the report made them seem.

“There are additional challenges with this report’s methodology but suffice to say, the findings are misleading,” Insurance Brokers Association of Alberta present Barry Haggis told *Thompson’s* last week.

“The recent (EY Canada) release does not make the numbers in the report less flawed.”

The senior media relations advisor at the Insurance Corp. of B.C. said the Crown insurer is disappointed with EY Canada’s recent statement

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