



CCIR releases report presenting observations, recommendations and good practices derived from its most recent supervisory review

For immediate release

January 28, 2026

TORONTO and MONTRÉAL – The Canadian Council of Insurance Regulators (CCIR) today released a new [report](#) (*CCIR Insurers’ Monitoring and Supervision of Distribution Channels / Consolidated Observations, Recommendations and Good Practices Report*) presenting consolidated observations, recommendations and good practices related to insurers’ management and supervision of their distribution channels.

The report stems from CCIR’s supervisory review to assess insurers’ implementation of sound commercial practices, with particular focus on management and supervision of their distribution channels. This review was conducted in response to deficiencies identified during previous cooperative supervisory reviews and to trends revealed by data from the Annual Statements on Market Conduct filed from 2021 to 2024. The decision to conduct the supervisory review was also made in consideration of the growth in use of independent distribution channels over the past few years across both the Life and Health and Property and Casualty sectors.

The CCIR members encourage all insurers to read this report and any other findings and recommendations that are released. They also encourage insurers to incorporate the expressed expectations, where applicable, into the activities of their business lines, with the necessary modifications. Participating regulators subsequently prepared confidential monitoring reports and sent them to the concerned insurers. These insurers are expected to develop and submit action plans to address the issued recommendations.

“Our objective is to share the observations, recommendations and good practices derived from the reviews conducted by CCIR members across Canada. This report will help insurers identify potential areas for improvement and thereby determine if measures need to be taken to facilitate the achievement of the outcomes expected by regulators in matters of fair treatment of customers,” said Patrick Déry, CCIR Chair and AMF Superintendent, Financial Institutions.

About CCIR

The Canadian Council of Insurance Regulators is a national association of insurance regulators that traces its roots back to 1914. The mandate of CCIR is to enhance insurance supervision and regulation to serve the public interest and to foster increased cooperative supervision and information sharing among regulatory authorities.

Media Contacts:

Sylvain Th  berge
(For Francophone media - Montr  al)
514-940-2176

Russ Courtney
Senior Manager of Media Relations
Financial Services Regulatory Authority
C: 437-225-8551
Email: russ.courtney@fsrao.ca