Dear Premier-Designate Doerkson and Members of the Legislative Assembly,

Congratulations on your election and your party's mandate to form British Columbia's next government. As a mortgage broker serving **[community/riding]** and a member of Mortgage Professionals Canada (MPC), I look forward to working with you to support homeowners and small businesses.

I am reaching out about an urgent regulatory issue that requires your government's immediate attention. The day after the election, the Insurance Council of BC announced that it had received ministerial consent to proceed with the rollout of the Restricted Insurance Agent Licence Regulation, which takes effect on January 1, 2027. This announcement was a surprise and has created significant confusion within the housing finance industry, as there was an expectation, based on extensive discussion with the Insurance Council and the previous Finance Minister, that there would be significant amendment to the proposed regulation before implementation.

While I support appropriate consumer protection and regulatory oversight, the current framework contains significant shortcomings, is not harmonized with other provinces and will be burdensome to businesses across British Columbia. The regulations also restrict consumer access to housing insurance with help from a mortgage broker.

Mortgage Professionals Canada and other industry stakeholders have raised these concerns with government and regulators, recommending practical amendments that would reduce regulatory burden and better align British Columbia's framework with similar regimes in Alberta, Saskatchewan and Manitoba.

It is also particularly concerning that approval to proceed has been announced during a transition to a newly elected government, before a new Minister of Finance has been appointed, and while important industry concerns remain unresolved.

I respectfully urge your government to pause implementation of the RIA regime until meaningful amendments have been made, and to engage with industry stakeholders to develop a practical, and harmonized regulatory framework.

British Columbians deserve access to competitive insurance products and professional advice without unnecessary regulatory barriers that increase costs, reduce consumer choice or place additional strain on small businesses.

Thank you for your consideration. I would welcome your support in ensuring these concerns are addressed before implementation proceeds.

Sincerely,

[Your Name]
[Company / Brokerage]
[Community, British Columbia]

Contact information for Premier and MLAs:
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