

**PROGRESS REPORT**

**Atlantic Task Force**  
*on Insurance Availability and Affordability*

*April 30, 2007*

# executive summary

Formed in February 2005, the Atlantic Task Force on Insurance Availability and Affordability included representatives from the business sector, the voluntary sector, the insurance industry, and all four Atlantic governments, who held observer status<sup>1</sup>. **The Task Force's mandate was to develop recommendations to improve insurance availability and affordability for commercial and non-profit organizations in Atlantic Canada, and to foster a greater mutual understanding among stakeholders - insurers, their commercial clients and government.**

In November 2005, the Task Force released its final report, which included 27 recommendations for action to improve the commercial insurance environment in Atlantic Canada. One of the key recommendations of the Task Force (#2) was a commitment to report back to stakeholders on the progress made against the report's recommendations.

In response to this recommendation, key representatives of the insurance industry, commercial consumers and government - whether directly or indirectly involved with the Task Force - were sent a survey designed to assess activity against each of the 27 recommendations.

Survey respondents report that the commercial insurance crisis of a few years ago is clearly waning and that commercial insurance availability and affordability are no longer the top of mind issues they once were.

The results of the survey show significant activity in some areas, including education of and communication

with consumers of commercial insurance. Consumers who have been exposed to the Task Force's outreach activities, through contact with Task Force members or the materials they created, are clearly asking more questions and are more engaged in the insurance buying/renewing process.

Ongoing improvements in communication - both within the insurance industry and in the public sphere - and consumer education must remain focal points of future activities. And although survey results show that progress is being made, there are still areas that require more attention. For instance, government-based solutions need further review and implementation of longer-term solutions needs to be considered. The voluntary sector presents unique challenges that do not always lend themselves to traditional "for-profit" responses. While governments have made attempts in the past year to begin to address some of these concerns, more clearly needs to be done.

<sup>1</sup>The membership list of the Task Force can be found in Appendix 1.

## BACKGROUND

Between 2000 and 2003, there were significant shocks in the insurance marketplace that affected insurance consumers and resulted in an acute hard market. These costly shocks included:

- record-low insurance industry profits;
- changes in court rulings that made laws more uncertain;
- changes in solvency regulation that increased capital requirements for some lines of insurance; and
- reduced price subsidies from investment markets.

It was for these reasons that insurance companies had to reassess their existing business and were hesitant to pursue new business. There was less insurance available and, as happens in most marketplaces when supply declines, prices rose.

The impact on insurance consumers varied depending on the sector. For some small businesses, the higher price of insurance meant a rise in operating costs, which was likely reflected in higher prices for the products and services they sold. For the volunteer sector, in extreme cases, costlier insurance meant that some services or programs could no longer be offered.

### ATLANTIC TASK FORCE ON INSURANCE AVAILABILITY AND AFFORDABILITY CREATED TO DEVELOP SOLUTIONS AND MAKE RECOMMENDATIONS

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The shocks in the insurance marketplace combined to have negative impacts on insurance consumers, insurers, brokers and governments. These changes were not isolated to Atlantic Canada, but reflected a global insurance market trend that reached Atlantic Canada and had a clear impact on the region's insurance marketplace. Some groups felt the impact of these shocks acutely.

Consumers, governments and all stakeholders were looking for solutions. Because the problem was a complex one, it required a multi-stage, multi-jurisdictional response.

In February 2005, Insurance Bureau of Canada (IBC) brought together representatives from the stakeholder groups most affected by the hard market – small business, voluntary sector organizations and government – to form the Atlantic Task Force on Insurance Availability and Affordability. The Task Force was charged with developing recommendations to improve insurance availability and affordability and increasing understanding of the commercial and non-profit sectors in Atlantic Canada.

In November 2005, the Task Force released its final report on the commercial insurance environment in Atlantic Canada and proposed 27 recommendations for change. A key recommendation of the Task Force's Final Report was that a report card be prepared to outline the progress of the implementation of the recommendations.

This document is that report card. The recommendations and the corresponding action to date are documented, herein.

### TASK FORCE UPDATE: RECOMMENDATIONS AND PROGRESS OF ACTION TAKEN

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Each of the three stakeholder groups has spent the past 16 months working to implement their respective recommendations. It should be acknowledged that all groups have contributed to the success that has been achieved to date.

In order to collect information about the action on the recommendations in an objective manner, Thinkwell Research, a Nova Scotia-based, full-service public opinion and market research firm, was hired to gather stakeholder responses.

In early 2007, representatives from each of the three stakeholder groups were sent a confidential survey

designed to address their specific concerns or roles in the implementation of the recommendations. The initial stakeholder groups of government, insurance industry and consumers were further refined for the purposes of this study.

The groups surveyed included:

- Task Force members who represent small business or voluntary groups, hereafter referred to as Task Force Members;
- insurers;
- insurance brokers;
- selected government representatives in the best position to comment on provincial efforts made against the recommendations; and
- participants from the risk management workshops hosted by IBC. This group included small business and voluntary sector representatives.

Each of these groups was asked to report back on their success in implementing the deliverables identified in the Task Force's recommendations. What follows is a summary of the survey findings.

## INSURANCE INDUSTRY DELIVERABLES

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The insurance industry deliverables are sub-divided into areas of activity:

- Continuing to provide leadership
- Promoting risk management
- Consumer education
- Specialty market placement
- Market conduct
- Insurance data

### Continuing to provide leadership

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**RECOMMENDATION #1** → Insurance companies should continue to provide leadership in addressing marketplace issues by continuing to offer forums for insurers, brokers, governments and consumers to discuss issues.

From October 2005 through November 2006, IBC met with ministers responsible for insurance and held meetings with stakeholder groups to discuss the efforts being put forward by the Task Force, as well as the Task Force Report, once it had been released. Leading up to and following the release of the report, IBC worked with the media to bring the work of the Task Force to the attention of a broader audience.

IBC also addressed commercial insurance concerns in March 2006 when it appeared before the Public Utilities Board (PUB) of Newfoundland and Labrador. The PUB had been asked to review the commercial insurance marketplace in the province and identify issues requiring action. The final report of the PUB acknowledged that there were no significant difficulties in the commercial insurance marketplace. The work of the Task Force is mentioned extensively in the PUB's final report.

It should also be noted that, in December 2006, one insurer established a cross-company committee to examine the issues of availability, affordability, volatility and accessibility of insurance facing Canada's non-profit and voluntary sectors, and to develop solutions.

**RECOMMENDATION #2** → IBC should commit to providing a multi-stakeholder report card on the implementation of the Task Force's recommendations and their impact on availability and affordability for consumers.

This multi-party progress report has been prepared to update all stakeholders on the progress each has made in implementing the various report recommendations. This is a report on the status of the availability and affordability of commercial insurance in Atlantic Canada and the efforts of the Task Force members to bring the appropriate attention to this issue. It also outlines the areas in which further action is required.

### Promoting risk management

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**RECOMMENDATION #3** → The insurance industry should promote and recognize risk management practices.

Consumers are benefiting from an increased awareness of the importance of risk management. In the last year, almost 40% of insurers provided more favourable policy terms for customers who had implemented risk management plans. More than eight out of ten brokers actively encouraged their commercial clients to adopt risk management practices.

In the spring of 2006, commercial insurance consumers from across Atlantic Canada were invited to attend free workshops hosted by IBC. The workshops, led by industry experts, provided insurance consumers with practical, user-friendly

information about commercial insurance, the insurance industry and how they could minimize their insurance risk.

Over 90% of workshop participants rated the workshops as excellent, very good or good. Risk management information developed as a result of the Task Force work has been given a prominent place on IBC's website. Over a 60-day period between May and June 2006, there were more than 15,000 hits on those pages.

### Consumer education

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**RECOMMENDATION #4** → The insurance industry should develop consumer-friendly information to assist commercial customers to become better insurance consumers.

Task Force Members<sup>2</sup> report that 60% of *their* members know more about commercial insurance and the importance of a risk management plan than they did a year ago. In the last year, almost 90% of brokers provided information to clients about commercial insurance.

Almost half of all insurers have brought new commercial products to market since the release of the Task Force Report. Information about these products is distributed through the broker network, websites, trade shows and some advertising.

Two-thirds of those who attended IBC's commercial insurance workshops reported that their understanding of commercial insurance had improved since the workshop.

IBC continues to produce or update plain-language information tools for distribution to consumers. In the last year, IBC redesigned its website to be entirely consumer focused and created and distributed several brochures about insurance and loss prevention. The new website ([www.ibc.ca](http://www.ibc.ca)) has a number of tools available, including brochures, fact sheets and information videos, to ensure that visitors can become better insurance consumers.

**RECOMMENDATION #5** → Insurers should work with interested stakeholders and their representative organizations to distribute this information.

Insurers understand the expectations of their commercial insurance customers and have worked to ensure that useful and practical information is available

to them. The information is getting out to commercial clients. Task Force Members have used a number of methods of communication to distribute information to their members and stakeholders. Forty percent of brokers have, or will have within the next 12 months, more resources to find coverage for commercial clients who present a special insurance risk.

Sixty percent of commercial insurance consumers report that they now have a better understanding of the insurance product, which means they are in a better position to ask informed questions.

Task Force Members have used a variety of means to distribute information about insurance to their members, including holding meetings, giving speeches, forming committees, organizing presentations, and providing website links to information.

IBC has an ongoing relationship with its member companies to ensure that relevant materials produced are distributed to consumers. One example is the Fraud Prevention Month media release. IBC provided information and tips about how to avoid becoming a victim of insurance fraud to member companies for them to include on their public websites.

**RECOMMENDATION #6** → IBC should amend and update its website to ensure that it addresses the basic insurance information needs of consumers.

IBC's website was completely updated and relaunched in October 2006. The website ([www.ibc.ca](http://www.ibc.ca)) is now one of the most comprehensive on-line sources of consumer information about home, car and business insurance in Canada. The new site answers common consumer questions and provides in-depth information about how the industry is regulated, as well as a step-by-step summary of what to do with a complaint against an insurer.

Since the launch of the updated website, e-mail requests from consumers for information about insurance have increased over 540%. On average, there are 46,896 visits per month. Visitors are also staying longer on the website. Before the update, consumers spent about 1.3 minutes on average and now, with more consumer-focused information available, consumers are staying on the website, on average, for 6 minutes.

<sup>2</sup>Note to reader: The term "Task Force Members" refers to sub-groups of Task Force members representing small business and voluntary groups.

Seven out of ten Task Force Members have provided information about the new website to their own members.

The website is reaching its target consumer audience. Task Force members rated the website on a number of factors, including ease of use. The average rating was 8.2 out of 10.

### Specialty market placement

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**RECOMMENDATION #7** → The insurance industry should create a method for brokers to have more resources available in order to find insurers for specialty insurance risks.

Almost two-thirds of brokers report that they have been able to find insurance for hard-to-place commercial clients (special risks). Brokers who are having difficulty placing risks can consult the Insurance Brokers Association of Nova Scotia's website for additional resources.

**RECOMMENDATION #8** → The insurance industry should assist organizations that express interest in finding non-traditional purchase options.

Less than 15% of insurers and brokers report an increase in interest in non-traditional purchase options. Nonetheless, there are several more resources available to commercial insurance consumers to help them access specialty markets. At [www.abc.ca](http://www.abc.ca), consumers can access a number of specialty market search directories, including a directory provided by the Insurance Brokers Association of Nova Scotia.

### Market conduct

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**RECOMMENDATION #9** → Insurance companies should amend the industry's existing Code of Consumer Rights and Responsibilities and the broker industry code of conduct to ensure that they are more responsive to commercial insurance consumers.

The Code of Consumer Rights and Responsibilities was modified in January 2006 to include changes suggested by business and voluntary sectors. Changes include advance notice for consumers about non-renewal of a policy or when significant changes to the policy or premium are expected. The Code also clarifies that consumers have an obligation to make

sure that their insurers always have up-to-date information.

**RECOMMENDATION #10** → The insurance industry should circulate more widely these codes of conduct to insurance consumers.

The Code of Consumer Rights and Responsibilities has been in place since 2004. When the Code was initially introduced, the signatories to the Code were required to post it on their websites and were encouraged to communicate the Code to their customers.

In a recent survey of IBC member companies, more than 80% of respondents reported having adopted the Code of Consumer Rights and Responsibilities. Almost two-thirds of these companies have procedures for verifying the communication of the Code to consumers. These procedures include field audits of brokers, agents and intermediaries, mystery shopping and other market research, and the review of consumer feedback.

### Insurance data

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**RECOMMENDATION #11** → IBC should continue to facilitate meetings between insurers and representatives of affected groups based on the type of activity the groups undertake.

Insurance Institute of NS, one of the education arms of the insurance industry, planned and held a number of workshops and seminars to increase insurance knowledge among commercial consumers. Topics for these workshops included, host liability, commercial property basics and the volunteer protection act. The institute has also implemented an advertising campaign to raise consumers' awareness of insurance designations that indicate industry professionals adhere to Code of Ethics .

The insurance institutes of NB and PEI held seminars on insurance of boilers and machinery for small businesses as well as an errors and omissions seminar, which tied in insurers' Professional Code of Ethics.

Insurance Institute of NL hosted seminars for brokers titled Performance Management, Marine Risk and Insurance, and Course of Construction Equipment Breakdown Insurance. These seminars worked to build the knowledge base among insurers.

IBC continues to be fully committed to the work of

the Task Force and is dedicating significant resources to moving closer to the Task Force's goals.

**RECOMMENDATION #12** → Insurers should document the changes to Canada's legal environment that have affected the cost of liability insurance over the past decade.

IBC commissioned a study by Professor Craig Brown of the University of Western Ontario to review the Canadian liability insurance legal environment since 1990. The final report, released in June 2006, suggests that uncertainty has increased due to several factors, including expansion of the concept of bad faith and increased potential for punitive and aggravated damages; the development of class actions; and a greater likelihood that someone would be held accountable for another person's actions.

## GOVERNMENT DELIVERABLES

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The action areas for government were sub-divided into seven areas of activity:

- Implement good public policy
- Revise or implement a Volunteer Protection Act
- Assisting the volunteer sector
- Tort reform
- Liability limits
- Insurer solvency requirements
- Insurance taxes

### Implement good public policy

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**RECOMMENDATION #13** → Governments should review court decisions to ensure that the public's interests are being served.

Three of the four Atlantic provincial governments indicate an awareness of the insurance industry's study on legal developments that have affected liability insurance. One provincial government reports that recent court decisions have been reviewed to assess their impact on availability and affordability of commercial insurance.

**RECOMMENDATION #14** → Governments should identify legislative and regulatory changes in other jurisdictions that have had favourable impacts on insurance availability and affordability, and consider similar action.

Three of four Atlantic provincial governments report that legislative and regulatory changes in other jurisdictions have been reviewed. However, none of the governments have implemented these changes.

Half of Task Force members report having advocated for implementation of this recommendation.

### Revise or implement a Volunteer Protection Act

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**RECOMMENDATION #15** → The Government of Nova Scotia should modify the Volunteer Protection Act to limit the responsibility of the voluntary organization for the acts of volunteers.

May 2006, the Nova Scotia government appointed the first Minister responsible for Volunteerism.

**RECOMMENDATION #16** → All governments in Atlantic Canada should develop an effective Volunteer Protection Act.

While all four government representatives report that no legislative changes have been made in the last year to protect volunteers, the Government of New Brunswick did establish a task force to examine challenges facing the non-profit sector in the province. The report of this task force, due in September 2007, will include recommendations on how to strengthen the non-profit sector and strategies to enhance relations between non-profit groups and government. IBC is prepared, on behalf of the industry, to provide guidance or assistance on issues that relate to insurance and the voluntary sector.

In addition, the Government of Newfoundland and Labrador recently created the Voluntary Sector Insurance Committee, a multi-stakeholder group designed to look at the many challenges faced by the volunteer sector.

The goal for the newly-appointed Minister of Volunteerism in Nova Scotia is to develop the province's first volunteerism strategy.

The Government of PEI has conducted research and held discussions about a Volunteer Protection Act. In addition, the PEI government continues to monitor developments in other provinces. However, no initiatives have been implemented to date.

## Assisting the volunteer sector

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**RECOMMENDATION #17** → The four provincial governments, in partnership with the insurance industry and the voluntary sector, should establish a joint process to provide independent information and advice to voluntary organizations to help them better understand the nature and type of insurance suited to their needs at the best possible price. Information should be available about sound risk management practices and practical methods to contain costs.

One of the four Atlantic provincial governments report that it is planning to implement this recommendation.

In February 2006, the Nova Scotia Department of Community Services held a workshop entitled, “Strengthening Foundations for Community Involvement: Volunteerism in Family Resource Programs” that brought together stakeholders from several different sectors, including IBC, to discuss the availability and affordability of commercial insurance and steps that can be taken to mitigate risk.

## Tort reform

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**RECOMMENDATION #18** → Government should take a leadership position in bringing stakeholders together to discuss the merits of tort reform and whether savings are possible.

There has been no reported activity on this recommendation.

## Liability limits

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**RECOMMENDATION #19** → Governments should consult more widely when introducing or expanding liability requirements for a given market segment.

The Government of Nova Scotia consulted with interested stakeholders before implementing recently announced limits on liability for ATVs.

## Insurer solvency requirements

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**RECOMMENDATION #20** → The Canadian Council of Insurance Regulators should review the Minimum Capital Test (MCT) to ensure that this test is not having the unintended consequence of reducing availability for commercial insurance consumers.

IBC continues to advocate for more appropriate capital requirements – requirements that will continue to protect consumers but not unduly restrict the

ability of insurers to respond in a competitive marketplace. The volunteer sector also made a request to the Office of the Superintendent of Financial Institutions to review the MCT.

## Insurance taxes

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**RECOMMENDATION #21** → Governments in Atlantic Canada, especially the Government of Newfoundland and Labrador, should reduce or eliminate the taxes on insurance premiums to make commercial insurance more affordable.

On August 15, 2006, the Government of Newfoundland and Labrador released a Public Utilities Board (PUB) report on a review of home and business insurance. The PUB referenced the good work of the Atlantic Task Force on Insurance Availability and Affordability in its final report. Among the recommendations of the PUB report, the government identified the following items which it will undertake immediately: enhance education about all insurance products in consultation with stakeholders, and, as part of the tax review currently underway in the Department of Finance, assess the current rate of tax on insurance products to ensure consumers are being taxed at reasonable levels.

This likely will be an issue for consideration by the newly formed, multi-stakeholder Voluntary Sector Insurance Committee.

## CONSUMER DELIVERABLES

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Four main areas of activity were identified for consumers:

- Implement effective risk management practices
- Become a more knowledgeable consumer
- Become a better shopper
- Continue to work toward solutions

## Implement effective risk management practices

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**RECOMMENDATION #22** → Consumers should consider implementing a comprehensive risk management strategy.

Small business and voluntary sector organizations across Atlantic Canada have embraced the idea of disseminating risk management information and encouraging its implementation. The information about the importance of risk management practices

has been communicated by 86% of brokers who responded to the survey. Other examples of action in this area include:

- The Canadian Restaurant and Foodservice Association's Atlantic office has been promoting among its members the specifics of a risk management program. In the resource section of its website there is a link to [www.abc.ca](http://www.abc.ca) for tips to reduce insurance costs.
- The Canadian Federation of Independent Business (CFIB) established a program that allows its members to take stock of risk and mitigate it through risk management practices. The program also includes guidance on talking to an insurance broker about rates. CFIB has received considerable positive feedback from its members about this program, with many reporting a sense of empowerment as a result.
- Almost half (44%) of participants at IBC's Risk Management Workshops (recommendation #3) reported that they already had a risk management policy in effect prior to attending the workshop. A further 23% were encouraged, as a result of the workshop, to implement some form of risk management policy.

### Becoming a more knowledgeable consumer

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**RECOMMENDATION #23** → Consumers should create and/or maintain a relationship with their insurance representative.

More than 60% of brokers have worked with organizations to distribute commercial insurance material or intend to do so in the next 12 months. Task Force Members indicate that they have communicated with their insurance representatives regarding risk management implementation for their member organizations.

**RECOMMENDATION #24** → Consumers should understand their insurance policy and ask questions for clarification.

Almost 90% of brokers report that, to help increase communication between consumers and insurance representatives, they are making a special effort to explain policy details to commercial insurance consumers.

More than 50% of workshop participants have either sought out additional information about issues raised at a workshop session or have had information provided to them.

**RECOMMENDATION #25** → Consumers should ask others with similar ventures what they are paying for insurance.

All Task Force Members have communicated the goals and recommendations of the Task Force to members of their organizations. Almost 80% of workshop participants reported having discussed risk management insurance issues with their colleagues, since attending the workshops.

### Becoming a better shopper

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**RECOMMENDATION #26** → Consumers should understand how their insurance representative does business. Does he or she sell for one insurance company or several? If several, how many and which?

As a result of participation in the commercial insurance workshops, two-thirds of attendees report a better understanding of how their insurance company and brokers do business.

The insurance industry has helped make this information more widely available through [www.abc.ca](http://www.abc.ca). As part of the redesign of the IBC website, there is new, consumer-friendly information about buying and renewing insurance. Examples include definitions of what insurance brokers, agents and direct writers are, how to find them, and what to look for when choosing an insurance representative.

### Continue to work toward solutions

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**RECOMMENDATION #27** → Consumers should commit to maintaining the dialogue among stakeholders begun with the work of the Task Force and actively promote the implementation of the recommended solutions.

There has been significant activity in this area. Stakeholders are talking about insurance and, more importantly, real, concrete solutions to problems of availability and affordability. Stakeholders continue to raise the Task Force's concerns in many forums. Some of the Task Force members have shared a sample of their activity in this area:

- The Canadian Federation of Independent Business, in a December 2006 pre-budget submission to the Newfoundland and Labrador government, identified the province's retail insurance sales tax as a greater concern to small business owners than gas and income taxes were.
- The Nova Scotia co-hosts of the former Canadian Volunteerism Initiative, *Community Links* and *Recreation Nova Scotia*, released a report in January 2006 entitled, "Talking With Volunteers: Recommendations for Government Action." In total, 10 roundtable discussions with stakeholders were held throughout Nova Scotia as part of the report's preparation. The report included a recommendation that the government implement all recommendations of the Atlantic Task Force on Insurance Availability and Affordability.
- The New Brunswick Federation of Snowmobile Clubs reports that it is committed to fostering good working relationships with the Minister of Parks and the Minister of Natural Resources. In addition, the federation continues to maintain relationships developed because of its participation in the Task Force.
- The Tourism Industry Association of PEI (TIAPEI) has provided its members with a link to the Task Force Report on its website. TIAPEI reports positive responses to the Task Force information and that members, especially due to the consumer-focused recommendations, feel empowered.
- The Federation of Prince Edward Island Municipalities reports publishing an article in its newsletter and distributing information via links on its website.
- Sport Nova Scotia provides a link from its website to the Task Force Report and to the risk management information found on [www.abc.ca](http://www.abc.ca). In addition, the organization has offered its members additional support in establishing risk management practices. This has been met with good comments by all who have participated.

## LOOKING FORWARD

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The commercial insurance marketplace in Atlantic Canada is influenced by many factors, some of which are beyond the control of any of the stakeholders. This was evidenced during the last hard market of 2000-2004, when both insurers and their customers in many other jurisdictions in Canada, and indeed worldwide, experienced similar problems. That said, there are still many measures that can be adopted to assess and mitigate the impact of these influences and much has been accomplished in the 16 months since the release of the Task Force Final Report. There is also much more to be done to ensure that consumers and insurers are prepared for the next cycle of insurance that challenges both the availability and affordability of commercial coverage.

Task Force members have advocated, and will continue to advocate for the changes recommended in the Task Force Final Report. However, there must also be a commitment from those in positions of power to consider, and if possible, implement these changes.

Given the nature of the recommendations and the cyclical nature of the insurance marketplace, all parties involved must continue to work together, and future updates from the Task Force can be expected.

## APPENDIX 1

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### ATLANTIC TASK FORCE ON INSURANCE AVAILABILITY AND AFFORDABILITY MEMBERSHIP

Several variables were considered when selecting the membership of the Atlantic Task Force on Insurance Availability and Affordability, to ensure that recommendations would reflect Atlantic Canadian concerns. The Task Force included:

- representatives of organizations most affected by the issue;
- representative from the four Atlantic provinces; and
- representatives from government, commercial and non-profit organizations, and the insurance industry.

Representatives of the following organizations agreed to be members of the Task Force:

- Canadian Federation of Independent Business
- Canadian Restaurant and Foodservices Association
- Community Services Council Newfoundland & Labrador
- Consumer Advocate for Insurance - New Brunswick
- Consumer Advocate for Insurance - Nova Scotia
- Federation of Prince Edward Island Municipalities
- Girl Guides of Canada/Guides du Canada
- Insurance Bureau of Canada
- New Brunswick Federation of Snowmobile Clubs
- Newfoundland and Labrador Real Estate Association
- Recreation Nova Scotia
- Sport Nova Scotia
- Superintendents of insurance from each of the four Atlantic provinces
- Tourism Industry Association of New Brunswick
- Tourism Industry Association of Prince Edward Island
- One insurance broker and two insurer representatives

# Atlantic Task Force

*on Insurance Availability and Affordability*