

Formal Statement for Regulators, Legal Audiences, and Industry Stakeholders

The recent discussions surrounding appraisal practice in Ontario underscore the shared objective across the sector: ensuring that the dispute-resolution mechanisms within the *Insurance Act* continue to operate fairly, efficiently, and in the public interest. I appreciate the perspectives offered by insurers, adjusters, public adjusters, counsel, umpires, and policyholders. Each reflects a genuine commitment to the integrity of the system and to the policyholders it is designed to protect.

My work focuses on examining the statutory framework, the historical purpose of appraisal, and the operational realities faced by all participants. This includes the research and analysis presented in my published thesis on Ontario's appraisal process, which explores the legislative intent behind sections 128 and 143 and the challenges posed by modern multi-peril policy wordings. The intention of this work is not to critique any profession or stakeholder group, but to support a constructive, evidence-based dialogue about how appraisal can continue to fulfill its legislative purpose in a contemporary claims' environment.

In my roles as an **umpire, arbiter-neutral, or mediator**, I am guided by the following principles:

- 1. Independence and neutrality.** I apply the governing framework impartially and with restraint, consistent with the limits of the appraisal function under the *Insurance Act*.
- 2. Respect for statutory intent.** Where the legislation is clear, I follow it. Where ambiguity exists, I interpret the process in a manner aligned with the purpose of sections 128 and 143 and the long-standing role of appraisal as a narrow, valuation-focused mechanism.
- 3. Recognition of diverse professional contributions.** Insurers, adjusters, public adjusters, contractors, counsel, and policyholders each bring essential expertise. A principled process requires acknowledging and respecting those contributions.
- 4. Commitment to constructive engagement.** I welcome dialogue with FSRA, IBC, legal associations, and industry groups. Modernization of the statutory framework, if pursued, will benefit from broad participation and a balanced understanding of the practical challenges faced by all parties.
- 5. Focus on principled modernization.** Ontario's appraisal provisions have served the industry for many decades. As multi-peril policies evolve and claims become more complex, it is appropriate to consider whether legislative updates may be required to ensure that the appraisal mechanism continues to reflect its intended scope and function.

My objective is to contribute to this discussion in a manner that is respectful, balanced, and grounded in the shared goal of strengthening confidence in the system and improving outcomes

for policyholders. I remain available for appointments and participation in policy discussions with regulatory bodies, industry associations, and legal organizations.