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INSURANCE LAW IN CANADA

Craig Brown

Release No. 6, September 2026

This work provides an extensive treatment of insurance law in Canada, combining a scholarly treatment of general principles with a practical treatment of the issues arising in specific types of insurance practice. Chapters 1 through 15 contain the established text on the subject, Insurance Law in Canada. Chapters 16 through 20 are authored by practitioners who are experts in their respective fields: accident and sickness insurance; automotive insurance; liability insurance; marine insurance; and property insurance. The service gives you practical coverage of the issues arising in practice, combined with trusted coverage of first principles, all at your fingertips. The authors deal with legislation and case law from all across Canada. The work is published in a looseleaf format, ensuring currency through regular updates.

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What's New

This release features updates to the case law and commentary in Chapter 3 (Agents and Other Insurance Intermediaries), Chapter 6 (Creating, Renewing and Terminating Insurance Contracts), Chapter 8 (Interpretation of Policies and Related Coverage Issues), Chapter 9 (Notice and Proof of Loss), Chapter 10 (Disposal of Claims), Chapter 11 (Partial and Total Loss of Property), Chapter 12 (Waiver and Estoppel), Chapter 14 (Claims Against More Than One Insurer), Chapter 15 (Claims by Assignees and Third Parties), Chapter 16 (Accident and Sickness Insurance), Chapter 17 (Automobile Insurance), and Chapter 19 Marine Insurance).

Highlights

- **Notice and Proof of Loss—III—Proof of Loss—Introduction—** Proof of death for life insurance is usually satisfied by production of a death certificate. Where there is no body, application may be made to a court for an order that death is presumed after 7 years from the last known contact with the deceased, but a court must be convinced on a balance of probabilities that death has occurred: *Riddle c. Ivari*, 2026 SCC 9 (S.C.C.).
- **Disposal of Claims—III—Limitation of Actions—Extending the Limitation Period—**The Statutory Accident Benefits (SABs) notice requirement was a "limitation" for the purposes of a regulation passed during Covid which paused limitation periods for six months: *Echelon Insurance v. Zenith Insurance Company*, 2026 ONSC 1214 (Ont. S.C.J.).
- **Claims by Assignees and Third Parties—VIII. Judgment Creditors—**An insurer that denies responsibility may apply to be added as a third party to the underlying proceeding: *Ogolla Otieno v. Osama Ahmed Hassan*, 2026 ONSC 3235 (Ont. S.C.J.).