

Advisory

Regulated Entities Can Now Plan Ahead with BCFSA's 2025/26 Regulatory Roadmap

Date: April 1, 2025
Distribution: All Regulated Entities and Individuals
Advisory Number: 25-011

PURPOSE

A new three-year [Regulatory Roadmap](#) is now available, outlining key regulatory priorities and timelines to help regulated entities prepare for upcoming consultations and implementation milestones.

The Roadmap is designed to enhance transparency and support proactive planning across segments, including credit unions, insurers, pension plans, mortgage brokers, trust companies, real estate licensees, real estate developers, and money services businesses.

What to Expect

This year's Roadmap has been informed by our ongoing monitoring of complex, evolving, and cross-sectoral risks. These include, but are not limited to:

- Persistent inflation and interest rate volatility;
- Housing market imbalances and affordability pressures;
- Cybersecurity threats and digital system vulnerabilities;
- Climate-related events and natural catastrophe exposures;
- Demographic shifts and financial market volatility affecting pensions and insurance;
- Increased complexity in financial products and services; and
- Global economic uncertainty and geopolitical risk.

While not all these risks are directly addressed in this year's Roadmap, they form part of the broader context shaping our regulatory priorities and planning.

The Roadmap applies to all segments we regulate, including credit unions, insurers, pension plans, mortgage brokers, trust companies, real estate licensees and developers, and money service businesses.

Developed Through Dialogue

Sector input continues to shape our work. Insights from consultation and engagement activities have helped inform the development of this year's Roadmap, and we remain committed to ongoing dialogue.

Access the Roadmap and Share Feedback

Click [here](#) to read the full Roadmap and feel free to submit comments or questions to policy@bcfsa.ca.

ADDITIONAL INFORMATION

As an integrated regulator, BCFSa supports confidence in B.C.'s financial services sector by overseeing the safety and soundness of regulated entities and protecting consumers. We monitor emerging risks across the sector and adjust our priorities as needed to remain responsive and effective.

For initiatives planned in the 2025/26 fiscal year (April 2025 to March 2026), the Roadmap includes expected timing for consultation, guidance publication, and implementation. For initiatives in future years, the Roadmap identifies the anticipated year of activity.