



March 24, 2011

Canadian Council of Insurance Regulators  
CCIR Secretariat  
5160 Yonge Street, Box 85  
17th Floor  
Toronto, Ontario M2N 6L9

**Re: Managing General Agencies Life Insurance Distribution Model**

Dear Mme Boulet and Council,

The Canadian Association of Financial Institutions in Insurance (CAFII) has reviewed the consultation paper on Managing General Agencies Life Insurance Distribution Model. We think the paper is very well written and focused on important aspects of the MGA model for distribution of insurance. We are writing to advise that CAFII is monitoring the topic but at this stage we do not have a unique perspective from the Canadian Life and Health Insurance Association. We will therefore not be making a separate submission.

Thank you for including CAFII in this consultation. We look forward to reviewing any further papers the CCIR may produce on this topic. We will become engaged in the matter should it evolve to a stage that includes issues with a specific impact on our members' business models.

Yours truly,

A handwritten signature in blue ink that reads 'John'. The signature is written in a cursive style and is positioned above a horizontal line that extends to the right.

John Lewsen  
Chair, Executive Operations Committee  
Canadian Association of Financial Institutions in Insurance