

British Columbia				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Insurance Council of BC:</b> Janet Sinclair, Executive Director (Started November 1/17)	<b>May 10/19 liaison meeting during CLHIA Conference in Niagara Falls</b>  May 3/18 liaison meetin during CLHIA Conference in Calgary  October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	<b>Meeting with Insurance Council of BC staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	CAFII's views on optimal features of an RIA regime in BC  CAFII's views on "post-claims underwriting" myth perpetuated by advice-based channel Council's current view on 10-Year Review of Financial Institutions Act  Representation of alternate distribution/non-resident sellers on Council Update on Council priorities	<b>Pending</b>
<b>FICOM:</b> Frank Chong, Acting Superintendent of Financial Institutions (effective August 1/16)	Oct. 25/17 CAFII Stakeholder Dialogue with CCIR in Toronto  liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers  Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto Nov 10/15 in Vancouver re CGI Information Bulletin	<b>Meeting with BC FICOM/new Financial Services Authority (FSA) staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	future of FICOM if proposals made in Ministry of Finance's "Preliminary Recommendations Paper" are brought to fruition  FICOM Information Bulletin on CGI ('effecting' of CGI in BC issue: ED and EOC to monitor re need for meeting/ dialogue around any member or industry issues re compliance with CGI Info Bulletin	<b>Pending</b>
Doug McLean, Deputy Superintendent of Insurance	liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See F. Chong above	See F. Chong above	Pending
Chris Carter, Acting Superintendent, Real Estate and Acting Registrar, Mortgage Brokers (effective August 1/16)	April 14/16 teleconference re CAFII follow-up letter  Follow-up letter, seeking clarification on CGI Info Bulletin key issues, sent March 15/16  Nov 10/15 in Vancouver re CGI Information Bulletin	See F. Chong above	See F. Chong above	Pending

British Columbia				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
Michael McTavish, Acting Executive Director, Market Conduct (joined FICOM in Spring 2017)	liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See F. Chong above	See F. Chong above	Pending
Lorena Dimma, Director, Market Conduct	April 14/16 teleconference re CAFII's March 15/16 follow-up letter on CGI Info Bulletin	See F. Chong above		
Harry James, Senior Regulatory Advisor (Chair of CCIR's Travel Insurance Working Group)	<b>May 17/19 liaison meeting in Toronto re industry "self-funding" of new BC Financial Services Authority (FSA)</b>  October 17/17 liaison meeting in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See F. Chong above	See F. Chong above	Pending
Ministry of Finance: Carole James, Minister of Finance	None to date. Appointed Minister of Finance in July 2017, with change in BC government. Delivered first provincial budget on September 11/17	See Elizabeth Cole below	TBD until CAFII has a "direct ask" at Ministerial level	Pending
Lori Wanamaker, Deputy Minister of Finance	None to date. Appointed July 2017	See Elizabeth Cole below	See E. Cole below	Pending
Elizabeth Cole, Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA) (on personal leave until sometime in mid-to late 2018)	April 20/17 and June 23/16 telephone conversations with B. Wycks re updates on expected release date of Policy Paper and other FIA Review timelines  November 10/15 in Vancouver along with Dan Ashton; and separate meeting along with Brian Dillon and Kari Toovey	<b>Q3 or Q4 2019 in-person or teleconference meeting with Ministry of Finance officials, if necessary.</b>  <b>Meeting with BC Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	Insurance policy changes to be set out in draft revised Financial Institutions Act, expected in Q2 2019.	<b>Pending</b>  <b>Pending</b>
Brian Dillon, Director, Financial Institutions		See Elizabeth Cole above	See Elizabeth Cole above	Pending
Kari Toovey, Acting Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA); normally Senior Policy Advisor	liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See Elizabeth Cole above	See Elizabeth Cole above	Pending

## Regulator and Policy-Maker Visit Plan 2019-2020

Alberta				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Alberta Insurance Council:</b> Joanne Abram, CEO	May 10/19 liaison meeting during CLHIA Conference in Niagara Falls	<b>Meeting with Alberta Insurance Council staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	-Alberta Government consultation paper on plans to create a single financial services regulator in the province	<b>Pending</b>
	October 18/17 liaison meeting in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	<b>Q3 or Q4 2019 teleconference meeting to discuss Alberta Government consultation paper on plans to create a single financial services regulator in the province, once it is released</b>	-AIC's implementation of approved definition and process for CI to be sold under existing RIA licence	<b>Pending</b>
	June 2/17 CAFII presentation to CISRO in Saskatoon		-Representation for Restricted Licence Holders on Life Insurance Council	
	May 4/17 liaison lunch in London, Ontario as part of CLHIA Conference			
Anthonet Maramieri, COO	liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers  March 8/17 email to B. Wycks advising of Life Council's further look at definition of credit-related insurance approved to be offered under a Restricted Certificate, at April 12/17 meeting.  April 11/16 informal discussion with B. Wycks, at CISRO LLQP Info Session  Feb 27/15: Toronto: B. Wycks met A. Maramieri and had get acquainted chat at CISRO LLQP Stakeholder Info Session	See J. Abram above	See J. Abram above	Pending
Zabeeda Yaqoob, Director of Legal and Regulatory Affairs (succeeded Warren Sylvia Boyetchko, Director of Licensing)	-liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See J. Abram above  -See J. Abram above	-See J. Abram above  -See J. Abram above	Pending  Pending
<b>Treasury Board and Ministry of Finance:</b> Darren Hedley, Assistant Deputy Minister, Financial Sector Regulation and Policy; and Superintendent of Insurance (effective January 2019, succeeding Nilam Jetha)	-liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	<b>Meeting with Alberta Treasury Board and Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	-Alberta Government plans to create a single financial services regulator in the province  -Update on Superintendent's priorities	<b>Pending</b>

## Regulator and Policy-Maker Visit Plan 2019-2020

Alberta				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
		Q3 or Q4 2019 teleconference meeting to discuss Alberta Government consultation paper on plans to create a single financial services regulator in the province, once it is released	-Communicate CAFII issues; build and strengthen relationship	Pending
David Sorensen, Deputy Superintendent of Insurance	-May 2/18 brief catch-up liaison discussion with K. Martin and B. Wycks during CLHIA Conference in Calgary  -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See D. Hedley above		Pending
Laurie Balfour, Director, Financial Compliance, Insurance Regulation and Market Conduct Branch (Chair of CCIR Insurance Core Principles Implementation Committee)	-liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers  -CAFII 20 <sup>th</sup> Anniversary: April 5/17 -Sep 30/14: Fredericton, NB (informal meeting) -Jul 28/14: call with CAFII reps re: "effecting of CGI"	See D. Hedley above	-Alberta Government plans to create a single financial services regulator in the province	Pending
Wayne Maday, Director, Insurance Policy	-liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	See D. Hedley above		Pending
Joe Ceci, President of Treasury Board and Minister of Finance	No contact – appointed May 24/15	-None at this time	TBD until CAFII has a "direct ask" at Ministerial level	

Saskatchewan				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Insurance Councils of Saskatchewan:</b> Ron Fullan, Executive Director, (CISRO Chair)	<p><b>May 9/19 liaison meeting during CLHIA Conference in Niagara Falls</b></p> <p>October 2018 teleconference meeting between B. Wycks and K. Martin, CAFII, and R. Fullan and A. Stadnek, ICS, re licensing requirements amendments being made to address industry's concerns related to what revised Insurance Act and related Regulations seem to be calling for.</p> <p>-May 3/18 liaison meeting during CLHIA Conference in Calgary</p> <p>-October 27/17 three-way meeting in Toronto -- involving ICS (R. Fullan and A. Stadnek), CAFII, and CLHIA -- re "Representation for RIA Licence Holders in Saskatchewan"</p>	<b>Meeting with Insurance Councils of Saskatchewan staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	<p>-establishing and implementing a Restricted Insurance Agents Advisory Committee</p> <p>-ICS-relevant aspects of implementation of new Saskatchewan Insurance Act and Regulations</p> <p>-Sask. RIA regime and licensure issues</p>	<b>Pending</b>
April Stadnek, Director of Compliance	<p>-See R. Fullan above</p> <p>-May 3/18 liaison meeting during CLHIA Conference in Calgary</p> <p>-October 27/17 three-way meeting in Toronto -- involving ICS (R. Fullan and A. Stadnek), CAFII, and CLHIA -- re "Representation for RIA Licence Holders in Saskatchewan"</p>	<b>See R. Fullan above</b>		<b>Pending</b>
Ian McIntosh, Deputy Superintendent of Insurance	-Jul 28/14 call with CAFII reps re: "effecting CGI"	-see J. Seibel below	<p>-see J. Seibel below; and</p> <p>-see R. Sobotkiewicz above</p>	Pending (see J. Seibel below)
Janette Seibel, Lawyer, became lead on Bill 177 and Regulations file effective June 1/15	<b>May 13/19 teleconference meeting with B. Wycks and K. Martin re Saskatchewan Insurance Act and Regulations implementation issues</b>	<b>Meeting with FCAA officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	-timing of "in force" date for new Saskatchewan Insurance Act and related Regulations	<b>Pending</b>
	October 31/18 telephone discussion with B. Wycks re revised wording for "consumer alert/warning" re online sales of insurance, which FCAA has resolved upon for inclusion in new Regulations		-CAFII's response submissions on FCAA's Insurance Regulations Consultation document (submitted Dec. 2/16) and TPAs sub-consultation (submitted Dec. 9/16)	

## Regulator and Policy-Maker Visit Plan 2019-2020

Saskatchewan				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
	-June 1/17 get acquainted and liaison meeting in Regina		-Sask's imposition of PST on all insurance premiums	
<b>Ministry of Finance</b>  Donna Harpauer, Minister of Finance (appointed Oct/17)  (predecessor: Kevin Doherty, whom CAFII met with on June 1/17 in Regina)  Brent Hebert, Deputy Minister	-March 2017 email exchange with B. Wycks re invitation to CAFII to provide feedback on FCAA-proposed definition of TPA, for inclusion in Insurance Regulations  -February 17/17 call to B. Wycks advising that "in force" date for new Insurance Act and Regulations had been deferred to Spring 2018  -Jan 2017 email exchange with B. Wycks re timing of "in force" date for new Saskatchewan Insurance Act and related Regulations  -June 1/17 get acquainted and CAFII profile-raising meeting in Regina with Minister and Ministry officials re Sask's imposition of PST on insurance premiums	Meeting with Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour  See D. Harpauer above	-Sask's reversal of PST on all insurance premiums decision via exemptions  Meeting with Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	Pending  Pending

## Regulator and Policy-Maker Visit Plan 2018-19

Manitoba				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Ministry of Finance: Scott Moore, Deputy Superintendent of Insurance</b>	<ul style="list-style-type: none"> <li>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</li> <li>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto</li> <li>-liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers</li> <li>-CAFII 20<sup>th</sup> Anniversary event: April 5/17</li> <li>-Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto</li> <li>-August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference)</li> <li>-April 15/15 teleconference with three CAFII reps</li> <li>-April 29/14: meeting in Winnipeg, MB</li> </ul>	<b>Meeting with Superintendent of Insurance and/or other Financial Institutions Regulation Branch during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	<ul style="list-style-type: none"> <li>-Maintain and build relationship</li> <li>-Representation for Restricted Licence Holders on Life Insurance Council</li> <li>-concern about amended Insurance Act's apparent residency requirement for employees of Restricted Insurance Agents</li> </ul>	<b>Pending</b>
Cameron Friesen, Minister of Finance	No contact – took office May 3/16	-See S. Moore above	TBD until CAFII has "direct ask" at Ministerial level	Pending
Barbara Palace Churchill, Executive Director, Insurance Council of Manitoba (appointed late November 2016)	<ul style="list-style-type: none"> <li>May 10/19 liaison meeting during CLHIA Conference in Niagara Falls</li> <li>-May 3/18 liaison meeting during CLHIA Conference in Calgary</li> <li>-liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers</li> <li>-June 2/17 CAFII presentation to CISRO in Saskatoon</li> <li>-May 4/17 short get acquainted/liaison meeting in London, Ontario</li> </ul>	<b>Meeting with Insurance Council of Manitoba officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	<ul style="list-style-type: none"> <li>-CAFII response letter of March 2018 re Single Premium Insurance Policies</li> <li>-Introduce CAFII and build/maintain relationship</li> <li>-Representation for Restricted Licence Holders on Life Insurance Council</li> <li>-Insurance Council's "ISI items for further review and development"</li> <li>-communicate CAFII issues</li> </ul>	<b>Pending</b>

Manitoba				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
Lee Roth, Investigator	-liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	-See B. Palace Churchill above		Pending



Ontario				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>FSCO:</b> Brian Mills, appointed Interim CEO and Superintendent on October 18/14. Will likely be FSCO's last CEO, as Ontario Government transitions to a new Financial Services Regulatory Authority (FSRA) over next two years (2017 and 2018), as stated by B. Mills at FSCO Symposium on November 25/16.	<p><b>May 8/19 informal chat with B. Wycks during CLHIA Conference in Niagara Falls</b> December 3/18 in-person and teleconference meeting, with FSCO re Bank CEO Attestation Re Incidental Sales of Insurance and related Market Conduct Questionnaire (held at the CLHIA offices)</p> <p>-November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto</p> <p>-May 3/17: informal chat with K. Martin during CLHIA Conference</p> <p>-Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -January 28/15 stakeholder meeting with CCIR</p>	None at this time	<p>(i) Build/maintain relationship</p> <p>(ii) Ontario government review of FSCO's mandate</p> <p>(iii) next steps in Life Insurance Product Suitability Review</p> <p>(iv) CCIR review of travel health insurance</p> <p>(v) Update on Superintendent's priorities</p> <p>(vi) communicate CAFII issues</p>	
Anatol Monid, Executive Director, Licensing and Market Conduct Division	<p><b>April 16/19 CAFII Reception in Toronto</b> CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium</p> <p>-June 2017 liaison lunch with M. Gill and J. Lewsen re CAFII advice on FSCO's planned survey of bank insurers re sales practices</p> <p>-June 2/17: questions raised by A. Monid, on the phone, at end of CAFII presentation to CISRO in Saskatoon</p> <p>-May 3/17: informal chat with K. Martin during CLHIA Conference</p> <p>-CAFII 20<sup>th</sup> Anniversary event: April 5/17</p>	None at this time	<p>-FSCO consultation on Treating Consumers Fairly Guideline</p> <p>-FSCO consultation related to Incidental Sales of Insurance (ISI) Questionnaire and Bank-Owned Insurance Company CEO Attestation</p> <p>-next steps in Life Insurance Product Suitability Review</p> <p>-other FSCO initiatives re life insurance agent and/or insurer compliance</p> <p>-initiatives of FSCO LII Working Group</p>	

Ontario				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
	-June 7/16, December 8/15 and June 9/15: informal update conversations at CAFII Reception events			
Izabel Scovino, appointed Director, Market Conduct Regulation Branch in Nov/14 (believed to have departed from FSCO's employ in early 2019)	<p>-informal conversation with K. Martin at November 16/18 FSCO Life and Health Insurance Market Conduct Symposium re FSCO's imminent reactivation of Bank CEO Attestation Re Incidental Sales of Insurance and related Market Conduct Questionnaire</p> <p>-February 28/18 meeting with joint CLHIA/CAFII Working Group re FSCO's planned "CEO Attestation for Bank-Owned Insurers"</p> <p>-February 1/18 meeting with joint CLHIA/CAFII Working Group re FSCO's planned "Incidental Insurance Market Conduct Questionnaire"</p> <p>-November 6/17 during FSCO 2017 Life and Health Insurance Symposium: private discussion with B. Wycks re setting up a consultation meeting with CAFII reps re FSCO's planned "Incidental Insurance Market Conduct Questionnaire and Attestation"</p> <p>-September 12/17 meeting of FSCO Life Insurance Industry Working Group (LII Working Group) of which Izabel Scovino is a member (K. Martin and H. Pabani)</p>	None at this time	-see A. Monid above	
<p>Heather Driver</p> <p>Director, Licensing Branch</p> <p>Licensing and Market Conduct Division (assumed position in Jan 2016, following retirement of Shonna Neil)</p>	<p>-September 12/17 second meeting of FSCO Life Insurance Industry Working Group (LII Working Group), of which H. Driver is Chair (K. Martin and H. Pabani)</p> <p>-June 2/17 CAFII presentation to CISRO in Saskatoon</p> <p>-May 30/17 initial meeting of LII Working Group (K. Martin and H. Pabani)</p>	None at this time	-See A. Monid above	Pending

## Regulator and Policy-Maker Visit Plan 2019-20

Ontario				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
	<p>Oct. 14/16 email exchange with B. Wycks following CAFII's delivery of input, requested by FSCO in Oct. 7/16 meeting, re optimal wording to use in FSCO communications re life insurance agent and insurer relationship</p> <p>-Oct. 7/16 meeting with CAFII reps, at FSCO's invitation, re FSCO initiatives around life agent and insurer compliance, particularly re E&amp;O insurance</p> <p>(also attended by Richard Tillman, Allan Amos, Kelly Picard, and Abina Rogers of FSCO)</p>			
Andrea Chow, Senior Manager, Financial Services Regulatory Policy (joined FSCO in summer 2017; formerly with Ontario Ministry of Finance; currently on maternity leave)	-November 6/17: get acquainted chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium, which she chaired	None at this time	-see A. Monid above	Pending
Richard Tillman, Senior Manager, Insurance and Deposit Institutions Policy (currently seconded to FSRA Implementation Secretariat)	-Oct. 7/16 meeting with CAFII reps re life agent and insurer compliance	None at this time	-see A. Monid above	
Reena Vora, Manager, Market Regulation Branch, Licensing and Market Conduct Division	-December 8/16 with CAFII reps for feedback on draft questionnaire for life insurer examination visits (one pilot test visit planned in Q1 2017), as next phase in Life Insurance Product Suitability Review	-See A. Monid above	-Life insurer examination visits	Pending
<b>Financial Services Regulatory Authority of Ontario (FSRA): Mark White, CEO</b>	February 8, 2019 IAG Meeting #3 with FSRA Board of Directors re FSRA's 2019-20 priorities and budget	<b>May 31/19 Fasken Insurance Law and Regulation Breakfast Seminar where M. White is a presenter</b>	-FSRA's start-up; transition from FSCO into FSRA; FSRA's rule-making authority; FSRA's plans for regulating the life and health insurance industry	<b>Confirmed</b>
	January 28, 2019 IAG – Life and Health Insurance meeting with FSRA Management re FSRA's 2019-20 priorities and budget	<b>June 4/19 CAFII Reception at Manulife Financial, Toronto</b>		<b>Confirmed</b>
	November 26/18 meeting of IAG—Life and Health Insurance with FSRA CEO re FSRA's 2019-2020 policies and priorities	late June 2019 CAFII Credit Protection Research presentation meeting with FSRA staff executives		Pending

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Bryan Davies, Chair, Board of Directors	<b>November 27/18 CAFII Reception (where Mark White was guest speaker on a FSRA policy-related topic)</b>  -FSRA Fee Rule Industry Advisory Group – Life and Health Insurance meeting with FSRA Board on September 7/18 -CAFII Reception event on April 17/18	-See M. White Above		Confirmed  Confirmed
Glen Padassery, Executive Vice President of Policy	<b>May 17/19 get acquainted and liaison lunch with CAFII delegation</b> <b>-February 8/19 and January 28/19 IAG - Life and Health Insurance meetings with FSRA</b> -March 6/18 with three founding FSRA Board Members: Bryan Davies, Kathryn Bouey, Judith Robertson	See M. White above		Pending
Judy Pfeifer, Chief Public Affairs Officer	<b>May 8/19 informal conversation with K. Martin and B. Wycks at CLHIA Conference in Niagara Falls</b>	See M. White above		Pending
Huston Loke, Executive Vice President, Market Conduct		See M. White above		Pending
<b>Ontario Ministry of Finance:</b> David McLean, Policy Advisor  -Paul Braithwaite, Policy Advisor	-June 7/16 and April 12/16 informal conversations with B. Wycks at CAFII Receptions  -July 30/15 life & health insurance sector roundtable  -November 27/18 CAFII Reception (where Mark White will be guest speaker on a FSRA policy-related topic)  -November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium, as both at same small group table  -June 29/17 CAFII stakeholder meeting with FSRA Implementation Secretariat	None at this time		

Quebec				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
AMF: Louis Morisset, CEO;	<ul style="list-style-type: none"> <li>-AMF Rendez-Vous on November 19/18 in Montreal</li> <li>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</li> <li>-AMF Rendez-Vous on November 13/17 in Montreal</li> <li>-AMF 2016 Rendez-Vous on November 14/16 in Montreal</li> <li>-Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF</li> </ul>	<b>October 1/19 CAFII Liaison Lunch and Industry Issues Dialogue with AMF staff executives in Montreal or Levis/Quebec City.</b>	<ul style="list-style-type: none"> <li>-(i) Bill 141 and Bill 150 to modernize Quebec's financial services sector, including the Distribution Act (both released by Ministry of Finance in October 2017)</li> <li>-(iii) Distribution Guide template and implementation timelines</li> <li>-(iv) Update on AMF priorities</li> <li>-(v) Communicate CAFII issues</li> <li>-(vi) Maintain and strengthen relationship</li> </ul>	Pending
Patrick Dery, Superintendent, Solvency (appointed CCIR Chair effective April 1/15)	<ul style="list-style-type: none"> <li>-AMF Rendez-Vous on November 19/18 in Montreal</li> <li>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</li> <li>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</li> <li>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto</li> <li>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17</li> <li>-Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto</li> </ul>	See L. Morisset above	-see L. Morisset above	
Phillip Lebel, Director General of Legal Affairs	<ul style="list-style-type: none"> <li>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</li> <li>-Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF</li> <li>-Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec</li> </ul>	See L. Morisset above	-see L. Morisset above	

Quebec				
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Nathalie Sirois, Senior Director, Supervision of Insurers and Control of Right to Practise	<p>February 6/19 CAFII meeting with AMF staff executives in Montreal re AMF's "spousal coverage issue"</p> <p>-AMF Rendez-Vous on November 19/18 in Montreal</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</p> <p>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17</p>	April 2019 CAFII meeting with AMF staff executives to discuss CAFII's "Proposed Solutions" for AMF's "spousal coverage issue"		
Frédéric Pérodeau (became new Superintendent, Client Services and Distribution Oversight on January 22/18, succeeding Eric Stevenson; joined AMF in 2012 and was previously Senior Director, Investigations)	<p>-AMF Rendez-Vous on November 19/18 in Montreal</p> <p>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</p>	-None at this time	-See L. Morisset above	
Louise Gauthier, Senior Director, Distribution Policies and Compensation (member of CCIR TIWG). Lead on AMF's Distribution Guide rewrite initiative	<p>February 6/19 CAFII meeting with AMF staff executives in Montreal re AMF's "spousal coverage issue"</p> <p>-AMF Rendez-Vous on November 19/18 in Montreal</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18</p> <p>-informal conversation during May 2-4/18 CLHIA Conference in Calgary</p>	See N. Sirois above		

Quebec				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
	<ul style="list-style-type: none"> <li>-February 21/18 CAFII liaison meeting with CCIR FTC Working Group re its proposed Draft Guidance on Conduct of Insurance Business and Fair Treatment of Customers</li> <li>-AMF 2017 Rendez-Vous in Montreal on November 13/17</li> <li>-CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17</li> <li>-CAFII 20<sup>th</sup> Anniversary event: April 5/17</li> <li>-L. Gauthier in attendance at Feb. 22/17 CAFII stakeholder meeting with CCIR TIWG</li> <li>-AMF 2016 Rendez-Vous on November 14/16 in Montreal</li> </ul>			
<b>Ministry of Finance:Eric Girard, Minister</b>  Richard Boivin, Assistant Deputy Minister, Financial Institution Policy and Corporate Law <b>(departing in early 2019)</b>  Guillaume Caudron, Chief of Staff  Yann Nachabé, Policy Advisor	-appointed October 2018, following election of new CAQ government in Quebec	-None at this time	-Ministry's direction on online distribution of insurance without involvement of an advisor	

New Brunswick				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Financial and Consumer Services Commission (Insurance Division):</b> Angela Mazerolle, Superintendent of Insurance	<b>May 8/19 liaison meeting during CLHIA Conference in Niagara Falls</b> May 14/18 liaison meeting in Fredericton, as part of CAFII Atlantic Canada insurance regulators and policy-makers visits tour  -October 25/17 CAFII Stakeholder Dialogue with CCIR in Toronto  -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax  -Oct 1/14: Fredericton, NB	<b>See D. Weir below</b>	FCNB Multi-year Insurance Act Rewrite project under which FCNB plans to introduce an RIA regime in New Brunswick  -refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated  -implementation of further phases of online licensing system  -legislative/regulatory change to support electronic beneficiary designations  -other New Brunswick licensing issues	<b>Pending</b>
David Weir, Deputy Superintendent of Insurance	December 5/18 preliminary meeting in Toronto on New Brunswick Insurance Act Rewrite multi-year project  May 14/18 Liaison meeting in Fredericton  -June 2/17 CAFII presentation to CISRO in Saskatoon  -Dec 9/16 informal discussion with B. Wycks at CISRO LLQP Session in Toronto  -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax	<b>June 11/19 FCNB "Consumer Protection Conference", around which a CAFII liaison meeting in Fredericton could be arranged to discuss FCNB's plans to introduce an RIA regime in the province.</b>	See A. Mazerolle above - timing of final recommendations on reforming licensing framework for other-than-life agents and brokers -CAFII feedback on New Brunswick online insurance licensing system	<b>Pending</b>
<b>Opportunities New Brunswick:</b> <b>Cameron Bodnar, Director, Strategy &amp; Planning</b>	-May 15/18 liaison meeting in Fredericton, NB	None at this time	-Insurance Act and regulatory process changes necessary to support business efficiency and further inbound investment and additional jobs in New Brunswick  -Introduce CAFII and build relationship	



New Brunswick				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
Jay Reid, Investment Attraction Officer	-Jun 3/14: Toronto, with Adam Mitton of predecessor organization Invest New Brunswick	None at this time	-Position CAFII as an information resource	
Consumer Advocate for Insurance: Michael Pelletier, Consumer Advocate	May 15/18 liaison meeting in fredericton, NB	None at this time		

Nova Scotia				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Superintendent of Insurance:</b> William Ngu, Acting Superintendent of Insurance	May 14/18 liaison meeting in Halifax, NS as part of CAFII Atlantic Canada insurance regulators and policy-makers visits tour  -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax  -Appointed June 2015; no previous CAFII contact	<b>CAFII Stakeholder Meeting With CCIR In October 2019</b>	-refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated  -Review of life and accident & sickness provisions of Insurance Act  -legislative/regulatory change to support electronic beneficiary designations  -Update on Superintendent's priorities  -Communicate CAFII issues; build and strengthen relationship	<b>Pending</b>
Jennifer Calder, Deputy Superintendent of Insurance	-May 14/18 liaison meeting in Halifax, NS  -CAFII 20 <sup>th</sup> Anniversary event: April 5/17  -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR (participated by phone)  -August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference)  -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax	-see William Ngu above	-see William Ngu above	

## Regulator and Policy-Maker Visit Plan 2018-19

PEI				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Superintendent of Insurance:</b> Robert Bradley, Superintendent	-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto  - May 16/18 liaison meeting in Charlottetown, PEI  -CAFII 20 <sup>th</sup> Anniversary event: April 5/17  -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -Oct 1/14: CAFII liaison meeting with Atlantic Canada insurance regulators in Fredericton, NB	<b>CAFII Stakeholder Meeting with CCIR in October 2019</b>	-refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated  -Review of life and accident & sickness provisions of Insurance Act (on April 23/15, R. Bradley advised that this may get underway in late 2015)  -legislative/regulatory change to support electronic beneficiary designations  -Update on Superintendent's priorities  -Communicate CAFII issues  -Maintain and strengthen relationship	<b>Pending</b>
Phillip McInnis, Compliance Officer	-May 16/18 liaison meeting in Charlottetown, PEI	-See R. Bradley above		

Newfoundland				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>Superintendent of Insurance:</b> <b>Renee Dyer, Superintendent of Insurance</b> <b>(appointed July 2018)</b> Craig Whalen, Acting Superintendent of Superintendent of Insurance           Sean Dutton, Deputy Minister, Service Newfoundland   Pam Senior, Senior Policy Analyst	May 17/18 liaison meeting in St. John's, NF (Craig Whalen) during CAFII Atlantic Canada insurance regulators and policy-makers visits tour   -Oct 1/14: CAFII liaison meeting with Atlantic Canada insurance regulators in Fredericton, NB  -June 2/17 CAFII presentation to CISRO in Saskatoon  -May 17/18 liaison meeting in St. John's, NF  May 17/18 liaison meeting in St. John's, NF	<b>CAFII Stakeholder Meeting With CCIR in October            2019</b>           -See C. Whalen above   -See C. Whalen above	-refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated  -legislative/regulatory change to support electronic beneficiary designations  -Update on Superintendent's priorities  -Communicate CAFII issues; build and strengthen relationship	<b>Pending</b>

FEDERAL/NATIONAL				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
CCIR: Tony Toy, Policy Manager	<p>November 28/18 CAFII follow-up meeting with CCIR/CISRO Fair Treatment of Consumers Working Group re industry implementation of "Guidance: Conduct of Insurance Business and Fair Treatment of Customers"</p> <p>-November 1/18 CCIR issues update meeting with CAFII (K. Martin and B. Wycks)</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-liaison meeting on May 18/18</p> <p>-liaison lunch on November 17/17</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto (first meeting with CAFII)</p>	<p><b>CAFII Quarterly "Fair Treatment of Consumers Guidance Implementation Forum" with CCIR and CISRO, March 27, 2019 3:30-5:00pm</b></p> <p><b>CCIR Webinar For the Life and Health Insurance Industry on Year 3 Changes to the Annual Statement on Market Conduct: April 3/19</b></p>	<p>-CCIR Annual Statement on Market Conduct</p> <p>-Framework for Cooperative Market Conduct Supervision</p> <p>-CCIR review of travel health insurance</p> <p>-Possible CCIR speakers/panelists at CAFII events</p> <p>-Update on CCIR 2017-20 Strategic Plan and related priorities</p> <p>-Communicate CAFII issues; and maintain and strengthen relationship</p> <p>-possible CAFII webinar(s) for CCIR audience</p>	Pending
Adrienne Warner, Policy Associate	-liaison meeting on May 18/18	-See T. Toy above		Pending
Patrick Déry, Chair (Superintendent, Solvency, AMF)	<p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto</p> <p>-Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto</p> <p>-Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF</p>	-None at this time	<p>-CCIR review of travel health insurance</p> <p>-Update on CCIR 2017-20 Strategic Plan and related priorities</p> <p>-Communicate CAFII issues; maintain and strengthen relationship</p>	
Harry James, Chair, CCIR Travel Insurance Working Group (TIWG)	<p>December 5/18 CCIR Travel Insurance Working Group (TIWG) follow-up meeting in Toronto with CAFII Travel Medical Experts Working Group re regulator's travel health insurance data collection</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p>	<p><b>Follow-up meeting being arranged between CCIR Travel Insurance Working Group (TIWG) and CAFII/CLHIA/THIA re CCIR's travel health insurance data requests, likely to occur in February or March 2019</b></p>	CCIR Travel Health Insurance Products Position Paper and CAFII/industry response to same	Pending

FEDERAL/NATIONAL				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
	<ul style="list-style-type: none"> <li>-October 24/18 CCIR Travel Insurance Working Group (TIWG) meeting with CAFII Travel Medical Experts Working Group re regulator's travel health insurance data collection</li> <li>-January 29/18 meeting with Harry James and TIWG members re Travel Health Insurance Products Position Paper (released May 27/17) and proposed industry reforms</li> <li>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto</li> <li>-May 10/17 teleconference with CAFII reps re CCIR TIWG Communications Plan for release of Travel Health Insurance Position Paper</li> </ul>			
Laurie Balfour, Chair, CCIR Insurance Core Principles Implementation Committee (ICPiC)	<ul style="list-style-type: none"> <li>-November 23/17 CAFII Member-Exclusive Webinar On Year 2 Housekeeping Changes To CCIR Annual Statement On Market Conduct</li> <li>-CAFII liaison visit to Alberta Treasury Board &amp; Finance, October 18/17 in Edmonton</li> <li>-CAFII 20<sup>th</sup> Anniversary event: April 5/17</li> <li>-March 1/17 CCIR webinar presentation for CAFII members on CCIR expectations for insurer completion of Annual Statement on Market Conduct (presented by L. Balfour and M. Boyle)</li> <li>-Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto</li> <li>-August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference)</li> <li>-May 19/16 CCIR ICPiC webinar presentation for CAFII members (L. Balfour and M. Boyle)</li> </ul>	-None at this time	<ul style="list-style-type: none"> <li>-Harmonized Annual Statement on Market Conduct</li> <li>-Framework for Co-operative Market Conduct Supervision in Canada</li> <li>-ICPiC work on IAIS' Insurance Core Principles</li> </ul>	

FEDERAL/NATIONAL				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
Louise Gauthier, Chair of CCIR/CISRO Fair Treatment of Consumers Working Group; (member of CCIR Travel Insurance Working Group)	<b>CAFII "Fair Treatment Of Customers Guidance Implementation Forum" with CCIR And CISRO on November 28/18 C30</b>	<b>CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group, March 27, 2019, 3.30—5.00pm</b>		<b>Pending</b>
<p><b>CISRO:</b> Ron Fullan, Chair (SK)</p> <p>Joanna Reading, CISRO Policy Manager</p>	<p>-November 28/18 CAFII follow-up meeting with CCIR/CISRO Fair Treatment of Consumers Working Group re industry implementation of "Guidance: Conduct of Insurance Business and Fair Treatment of Customers"</p> <p>CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-October 24/18 CCIR Travel Insurance Working Group (TIWG) meeting with CAFII Travel Medical Experts Working Group re regulator's travel health insurance data collection</p> <p>-May 3/18 liaison meeting during CLHIA Conference in Calgary</p> <p>-February 21/18 with CCIR Fair Treatment of Consumers Working Group re CCIR Draft TCF Guidance</p> <p>-January 29/18 meeting with CCIR TIWG re Travel Health Insurance Products Position Paper</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto (R. Fullan attends in capacity as CISRO Chair)</p> <p>-June 2/17 CAFII presentation to CISRO in Saskatoon</p> <p>-liaison meeting on May 18/18</p>	<p><b>Follow-up meeting being arranged between CCIR Travel Insurance Working Group (TIWG) and CAFII/CLHIA/THIA re CCIR's travel health insurance data requests, likely to occur in February or March 2019</b></p> <p>CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR and CISRO, March 27, 2019 3.30—5.00pm</p> <p>See R. Fullan Above</p>	<p>-national, online licensing system for insurance and related harmonization issues</p> <p>-possible CISRO Strategic Plan and opportunity for stakeholders to provide input</p>	<b>Pending</b>
<b>Financial Consumer Agency of Canada (FCAC):</b> Lucie Tedesco, Commissioner (departing FCAC's employ effective May 31/19)	-June 12/18 informal conversation with B. Wycks and K. Martin following L. Tedesco's luncheon address to Economic Club of Canada	<b>Follow-up meeting at FCAC office in Ottawa in Q2 or Q3 2019 for further information-sharing and education around creditors group insurance, if warranted</b>	-FCAC consultation on its Proposed Supervision Framework and Publishing Principles for FCAC Decisions (released September 29/16 with November 14/16 deadline for submissions) of document expected). CAFII decided not to respond to this consultation, as out-of-scope	<b>Pending</b>

FEDERAL/NATIONAL				
Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
Richard Bilodeau, Acting Deputy Commissioner (interim successor to Brigitte Goulard); departed FCAC's employ effective May 17/19	none to this point in time	See L. Tedesco above		Pending
Jane Rooney, Financial Literacy Leader	Feb 10/15 (presentation at CAFII Annual Luncheon)	See L. Tedesco above		Pending
Teresa Frick, Acting Deputy Commissioner	none to this point in time	See L. Tedesco above		Pending