

## CAFII Regulator and Policy-Maker Visit Plan 2015-16

Jurisdiction Regulator/Policy-Maker	Last Meeting /Contact	Proposed Meeting	Topics/Purpose	Status Nov 25/15
<b>British Columbia</b>				
Gerry Matier, Executive Director, Insurance Council of BC	-Feb. 27/15 meeting in Toronto addressed review of BC FIA; representation for banks-in- insurance on Insurance Council; new CE requirements for new licensees; LLQP support; CCIR travel insurance initiative	When Gerry is Toronto for CISRO/related meetings	-10 yr. Review of BC Financial Institutions Act (if appropriate) -LLQP modernization -Update on Council priorities -Update on CCIR travel insurance review -Communicate CAFII issues -Maintain and strengthen relationship	Pending
Carolyn Rogers , CEO, FICOM & Superintendent of Insurance (CCIR Vice-Chair)	-Lunch meeting in Quebec City on April 30/15	When Carolyn is in Toronto for CCIR/related meetings	-FICOM Information Bulletin on CGI ('effecting' of CGI in BC issue) -10 yr. Review of BC Financial Institutions Act (if appropriate) -Communicate CAFII issues; maintain and strengthen relationship	Pending
Doug McLean, Deputy Superintendent of Insurance, FICOM	-No contact/meeting for at least past two years	When Doug is in Toronto for CCIR/related meetings	-See C. Rogers above	Pending
<b>Chris Carter, Deputy Superintendent, Real Estate and Deputy Registrar, Mortgage Brokers</b>	<b>-Nov 10/15 in Vancouver re: FICOM Information Bulletin on "effecting" CGI contracts</b>	<b>If necessary, follow-up teleconference to obtain further clarification on CAFII questions/issues</b>	- FICOM Information Bulletin on 'effecting' of CGI in BC issue (C. Carter has leadership responsibility for this issue)	<b>Pending</b>
<b>Frank Chong, Deputy Superintendent, Regulation (named contact for questions on Information Bulletin)</b>	<b>-See C. Carter above</b>	<b>-See C. Carter above</b>	<b>-See C. Carter above</b>	<b>See C. Carter above</b>
Harry James, Director, Policy Initiatives, FICOM (Chair of CCIR's Travel Insurance Working Group)	-Nov. 21/14: G. Grant chatted with H. James during FIA Review roundtable discussion	When Harry is in Toronto for CCIR/related meetings	<b>-See C. Carter and C. Rogers above</b>	Pending
Molly Burns, Analyst, Policy Initiatives	-Jul 28/14: call with CAFII reps re: "effecting" CGI			

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Michael de Jong, Minister of Finance	-Nov. 21/14: G. Grant represented CAFII at FIA Review roundtable discussion hosted by Minister			
Dan Ashton, Parliamentary Secretary for Finance (elected MLA)	<b>November 10/15 in Vancouver along with Elizabeth Cole; and separate mtng with Elizabeth Cole, Brian Dillon, and Kari Toovey</b>	<b>If necessary, follow-up teleconference in 2016 to obtain further clarification on CAFII questions/issues</b>	<b>-10-year Review of Financial Institutions Act: follow-up on CAFII issues/concerns including recommendations of other stakeholders</b>	<b>Pending</b>
Elizabeth Cole, Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA)	<b>November 10/15 in Vancouver along with Dan Ashton; and separate mtng along with Brian Dillon and Kari Toovey</b> -Oct 16/15 phone discussion re Nov. 10/15 mtngs; publication of submissions to Initial Consultation Paper; next steps and timelines for completion of FIA Review	<b>Possible follow-up meeting in Vancouver when Policy Paper is released in late 2016</b>		<b>Pending</b>
Brian Dillon, Director, Financial Institutions				
Kari Toovey, Senior Policy Advisor				
Heather Wood, Assistant Deputy Minister				
Marcus Gill, Executive Director				



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<b>Saskatchewan</b>				
Ron Fullan, Executive Director, Insurance Councils of Saskatchewan and CISRO Chair	-Oct. 27/15: R. Fullan gave <b>dedicated CISRO LLQP Stakeholder Info presentation for CAFII members</b> -Sept 22/15 CISRO LLQP <b>Stakeholder Info Session in Toronto</b>	When Ron is in Toronto for CISRO/CCIR/related meetings	-Restricted Insurance Agents Advisory Cttee. -Sask RIA regime and licensure issues -LLQP modernization - Update on ICS and CISRO priorities -Communicate CAFII issues -Maintain and strengthen relationship	Pending
April Stadnek, Director of Licensing	-Sept 22/15 CISRO LLQP Stakeholder Info Session in Toronto (B. Wycks) -Sep 30/14; Fredericton, NB (informal meeting) -November/13 in Toronto when April attended CLHIA CCOSS Seminar	When April is in Toronto for CISRO/CCIR/related meetings		Pending
Roger Sobotkiewicz, former Director of Financial Consumer Affairs Authority (FCAA)'s Legal Branch, became Interim Chairperson and Superintendent of Insurance, effective Feb. 1/15	-no previous contact; congratulatory letter on appointment sent March 4/15	Teleconference in Q1 or Q2 2016, if necessary; after initial phone call(s) to Jan Seibel re explanation, clarification of Draft Regulations published	-introduce CAFII and build relationship - <b>Regulations being developed following passage of Bill 177, The Insurance Act (Saskatchewan)</b> -ISI: Representation for Restricted Licence Holders -LLQP modernization - Update on Superintendent's priorities -Communicate CAFII issues	Pending
Ian McIntosh, Deputy Superintendent of Insurance	-Jul 28/14 call with CAFII reps re: "effecting CGI"	Same as above	See above	Pending

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Janette Seibel, Lawyer, FCAA, became lead on Bill 177 and Regulations file effective June 1/15	<p>-Oct. 16/15 e-mail exchange (B. Wycks)</p> <p>-teleconference meeting, along with Jim Hall, on CAFII submission on Bill 177, on March 2/15</p> <p>-(subsequent telephone discussion between J. Hall and B. Wycks on May 7/15 re passage of Bill 177; and plans for Regulations to effect changes to sections of Insurance Act via “not proclaimed in force.” J. Seibel did not participate in call but received report from J. Hall)</p>	Teleconference in Q1 or Q2 2016, if necessary; after initial phone call(s) re explanation/clarification of Draft Regulations published	-Regulations being developed following passage of <i>Bill 177, The Insurance Act (Saskatchewan)</i>	Pending

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<b>Manitoba</b>				
<b>Ministry of Finance:</b>				
Ken Lofgren, Acting Superintendent of Insurance	-Appointed Spring 2015; no previous CAFII contact		-Introduce CAFII and build/maintain relationship -Implementation of ISI regime -Representation for Restricted Licence Holders -Update on Insurance Act Review -LLQP modernization	
Scott Moore, Deputy Superintendent of Insurance	-April 15/15 teleconference with three CAFII reps re concern about amended Insurance Act's apparent residency requirement for employees of Restricted Insurance Agents	When Ken or Scott is in Toronto for CCIR/related meetings	-Update on Superintendent's and Council's priorities -Communicate CAFII issues	Pending
Greg Dewar, Minister of Finance	-April 29/14: Winnipeg, MB			
	No contact – appointed Nov/14	TBD	TBD until CAFII has "direct ask"	Pending
Erin Pearson, Executive Director, Insurance Council of Manitoba:	-Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Sept. 30/14: dinner in Fredericton, NB re: ISI implementation	When Erin is in Toronto for CISRO/related meetings	Same as above; and Insurance Council's "ISI items for further review and development"	Pending
	-Apr 29/14; Winnipeg, MB			

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<b>Ontario</b>				
<b>FSCO:</b>				
Brian Mills, appointed Interim CEO and Superintendent on October 18/14	<p>-January 28/15 stakeholder meeting with CCIR</p> <p>-November 21/14 at FSCO Life and Health Insurance Symposium</p>	Awaiting clarification of appointment status, emerging from Ontario review of FSCO mandate	<p>(i)-Introduce CAFII and build/maintain relationship</p> <p>(ii) Ontario government review of FSCO's mandate</p> <p>(iii) next steps, if any, in Life Insurance Product Suitability Review</p> <p>(iv)-CCIR review of travel insurance</p> <p>(v) LLQP modernization</p> <p>(vi)-enhancing the national CRS</p> <p>(vii)-Update on Superintendent's priorities</p> <p>(viii)-communicate CAFII issues</p>	Pending
Anatol Monid, Interim Executive Director, Licensing and Market Conduct Division	<p>-June 9/15: B. Wycks had informal update conversation with A. Monid at CAFII Reception</p> <p>-January 28/15 stakeholder meeting with CCIR</p> <p>-November 21/14 at FSCO Life and Health Insurance Symposium</p>		Same as above; and on-site examinations of life agents and life insurer compliance examination program	
Isabel Scovino, appointed Director, Market Conduct Regulation Branch in Nov/14	<p>-Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks)</p> <p>-Nov 21/14 at FSCO Life &amp; Health Insurance Symposium</p> <p>-Nov 13/14 re: Report on Joint Review (FSCO and AMF) of National Complaint Reporting System (CRS)</p>		Item (vi) above	

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<b>Ministry of Finance</b>  Charles Sousa, Minister  Three-member Expert Panel advising on Government's review of FSCO's mandate	-CAFII made submission to OMAF on "Proposed Regulations Related to Parts V and VII of the Insurance Act" on May 19/15  -May 21/15 informal meeting  -July 30/15 life & health insurance sector roundtable meeting (P. McCarthy and G. Grant)		-	
<b>Quebec</b>				
<b>AMF:</b> Louis Morisset, CEO;  Patrick Dery, Superintendent, Solvency (appointed CCIR Chair effective April 1/15)	-Apr 8/14: Montreal, QC  -Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -April 29/15 meeting in Quebec City, along with AMF staff executives Eric Stevenson, Nathalie Sirois, and Louise Gauthier	<b>-Oct. 4/16 in Montreal: CAFII annual liaison mtng with AMF</b>  When Patrick is in Toronto for CCIR/related meetings	-(i)AMF final paper on electronic commerce in insurance, setting out Orientations/expectations -(ii)Distribution Guide template and implementation timelines -LLQP modernization -enhancing the national CRS -Update on AMF priorities -Communicate CAFII issues -Maintain and strengthen relationship	<b>Pending</b>  Pending



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Eric Stevenson, Superintendent, Client Services and Distribution Oversight	-Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -January 28/15 stakeholder meeting with CCIR  -January 30/15 meeting in Toronto, along with L. Gauthier, re (i) and (ii)	When Eric is in Toronto for CCIR/related meetings	-See above	Pending
<b>Ministry of Finance</b>  Carlos Leitao, Minister  Richard Boivin, Assistant Deputy Minister, Financial Institution Policy and Corporate Law  Guillaume Caudron, Chief of Staff	N/A	-Q4 2015 or Q1 2016 teleconference with Ministry officials -Q1 2016 in-person meeting with Ministry officials, likely in Quebec City, if necessary	-CAFI and other stakeholder submissions in response to Report on the Application of the Act respecting the distribution of financial products and services	Pending
<b>Atlantic Canada</b>				
Joint Forum of Insurance Regulators (four provinces)	Oct 1/14: Fredericton, NB	Spring or Fall 2016	TBD	Deferred to 2016
<b>New Brunswick</b>				
Angela Mazerolle, Superintendent of Insurance	Oct 1/14: Fredericton, NB	None planned for 2015	TBD	Deferred to 2016
David Weir, Deputy Superintendent of Insurance	-Sept. 22/15 CISRO LLQP Info Session in Toronto (B. Wycks) -June 9/15 teleconference re New Brunswick licensing issues  -Oct 1/14: Fredericton, NB	When David is Toronto for CISRO/related meetings	-Development of online licensing system -legislative/regulatory change to support electronic beneficiary designations -other New Brunswick licensing issues	Pending

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Jay Reid, Investment Attraction Officer, Opportunities New Brunswick	-Jun 3/14: Toronto, with Adam Mitton of predecessor organization Invest New Brunswick	When Jay is in Toronto; or alternatively via teleconference, as necessary	- CAFII submission re: Insurance Act and regulatory process changes necessary to support business efficiency and further inbound investment and additional jobs in New Brunswick	Pending
Ronald Godin, Consumer Advocate for Insurance	No contact		-Introduce CAFII and build relationship -Position CAFII as an information resource	Pending
<b>Nova Scotia</b>				
William Ngu, Acting Superintendent of Insurance	-Appointed June 2015; no previous CAFII contact	When William is in Toronto for CCIR/related meetings	-Review of life and accident & sickness provisions of Insurance Act (D. Murphy confirmed on April 22/15 that this is unlikely to occur in 2015) -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues -Build and strengthen relationship	Pending
<b>PEI</b>				
Superintendent Robert Bradley	-Oct 1/14: Fredericton, NB	Q4 2015 or Q1 2016 in PEI or Toronto, if necessary	-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	Pending
<b>Newfoundland</b>				
John O'Neill, Superintendent of Insurance	-N/A; appointed in October 2015	When John is in Toronto for CCIR/related meetings	-legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues -Maintain and strengthen relationship	Pending

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FEDERAL/NATIONAL				
Carol Shevlin, Policy Manager, CCIR *Retiring at end of 2015	- <b>Nov. 20/15 relationship transition lunch meeting with three CCIR Policy Managers (C. Shevlin, S. Jacobs and M. Boyle)</b> -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Liaison lunch with B. Wycks on Feb. 23/15 -January 28/15 stakeholder meeting with CCIR	- <b>December 8/15 CAFII Holiday Season Reception</b>	-CCIR review of travel health insurance -Annual Statement on Market Conduct -Possible CCIR speakers/panelists at 2016 CAFII Annual Members Luncheon -Update on CCIR 2014-17 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship -possible CAFII webinar(s) for CCIR audience	<b>Completed</b>       <b>Confirmed</b>
Sean Jacobs, Policy Manager, appointed July 2015       Martin Boyle, Policy Manager, appointed September 2015	- <b>Nov. 20/15 relationship transition lunch meeting with three CCIR Policy Managers (C. Shevlin, S. Jacobs and M. Boyle)</b>      -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks)   -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks)	- <b>December 8/15 CAFII Holiday Season Reception</b>	-Recognition and tribute to Carol, upon her imminent retirement at end of 2015 (confirmed as agreeable to her)	<b>Confirmed</b>

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Patrick Dery, Chair, CCIR (Superintendent, Solvency, AMF)	-Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -April 29/15 meeting in Quebec City, along with CCIR Vice-Chair Carolyn Rogers	When Patrick is in Toronto for CCIR/related meetings	-CCIR review of travel health insurance -Update on CCIR 2014-17 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship  See above	Pending
Carolyn Rogers, CCIR Past-Chair and current Vice-Chair (CEO, FICOM & Superintendent of Insurance)	-April 29/15 in Quebec City, along with CCIR Chair Patrick Dery -January 28/15 stakeholder meeting with CCIR -Oct 7/14: Toronto, ON at CAFII Regulator Reception	When Carolyn is in Toronto for CCIR/related meetings		
Harry James, Chair, CCIR Travel Insurance Working Group (TIWG) (Director, Policy Initiatives, BC FICOM)	-March 24/15 meeting with CAFII EOC re draft industry survey of travel insurance underwriters  -January 30/15 and December 10/14, CAFII participated in TIPIP meetings with CCIR Working Group on Travel Insurance	<b>Q1 2016 meeting when Harry is in Toronto for CCIR/related meetings</b>	-highlights/findings of CCIR survey of travel health insurers -CAFII survey on consumer satisfaction with travel health insurance -issues/positions to be included in Issues Paper for industry consultation in 2016	Pending
Ron Fullan Chair (SK); G. Matier (BC); J. Abram (AB), W. Martinson (AB); D. Weir (NB) <b>CISRO</b>	-Oct. 27/15: R. Fullan gave dedicated CISRO LLQP Stakeholder Info presentation for CAFII members  -September 22/15 CISRO LLQP Stakeholder Info Session	When Ron is in Toronto for CISRO/related meetings	-LLQP modernization -possible CISRO Strategic Plan	Pending

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Jeremy Rudin, Superintendent, Office of the Superintendent of Financial Institutions (OSFI)	No contact – appointed June/14	None	-introduce/educate about CAFII, CGI and alternate distribution -build relationship -invite to be speaker at a CAFII Reception event TBD	Watch/ monitor
Sarah Bradley, Ombudsman, OBSI (appointed Sept. 14/15)	None	None		Watch/ monitor
<b>Financial Consumer Agency of Canada (FCAC):</b>				
Lucie Tedesco, Commissioner	-May 1/15: B. Wycks made self- introduction and chatted with L. Tedesco, following her speech at CLHIA Conference			
Brigitte Goulard, Deputy Commissioner	-Jun 10/14			
Jane Rooney, Financial Literacy Leader	-Feb 10/15 (presentation at CAFII Annual Luncheon)			
Jeremie Ryan, Director, Financial Literacy and Consumer Education	-Feb. 10/15	Q4 2015 (either in-person in Ottawa or Toronto; or via teleconference)	-CAFII proposed enhancements to FAQs and other content on FCAC web site re creditor insurance  -CAFII involvement in consumer financial literacy initiatives, including Financial Literacy Month	Pending
Karen Morgan, Marketing Officer	-Jan 9/14			