

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

Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
<b>British Columbia</b>				
<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>	<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	<b>Pending</b>
<b>BC Financial Services Authority (BCFSA): Blair Morrison, Superintendent of Financial Institutions (effective July 2019)</b>		<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	<b>Confirmed</b>
<b>Ministry of Finance: Kari Toovey, Acting Executive Director, Strategic Projects &amp; Policy (head of 10-Year Review of FIA);</b>	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>Meeting with BC Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>  <b>Q4 2019 in-person or teleconference meeting with Ministry of Finance officials, if necessary.</b>	Insurance policy changes to be set out in draft revised Financial Institutions Act, expected in Q2 2019.	<b>Confirmed</b>  <b>Pending</b>
<b>Alberta</b>				
<b>Alberta Insurance Council: Joanne Abram, CEO</b>	May 10/19 liaison meeting during CLHIA Conference in Niagara Falls  October 18/17 liaison meeting in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers	<b>Meeting with Alberta Insurance Council staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>  <b>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>	-Alberta Government consultation paper on plans to create a single financial services regulator in the province  -AIC's implementation of approved definition and process for CI to be sold under existing RIA licence	<b>Confirmed</b>  <b>Pending</b>

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Treasury Board and Ministry of Finance: 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	Meeting with Alberta Treasury Board and Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	-Alberta Government plans to create a single financial services regulator in the province	Confirmed
		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		Pending
Saskatchewan				
Insurance Councils of Saskatchewan: Ron Fullan, Executive Director, (CISRO Chair)	May 9/19 liaison meeting during CLHIA Conference in Niagara Falls	Meeting with Insurance Councils of Saskatchewan staff executives during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	-establishing and implementing a Restricted Insurance Agents Advisory Committee	Confirmed
Janette Seibel, Lawyer, became lead on Bill 177 and Regulations file effective June 1/15	May 13/19 teleconference meeting with B. Wycks and K. Martin re Saskatchewan Insurance Act and Regulations implementation issues	Meeting with FCAA officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	-timing of “in force” date for new Saskatchewan Insurance Act and related Regulations	Confirmed
Donna Harpauer, Minister of Finance (appointed Oct/17)		Meeting with Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	Meeting with Ministry of Finance officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour	Pending

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<b>Manitoba</b>				
<b>Ministry of Finance: Scott Moore, Deputy Superintendent of Insurance</b>	-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto	<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>	-Maintain and build relationship	<b>Confirmed</b>
<b>Barbara Palace Churchill, Executive Director, Insurance Council of Manitoba</b> (appointed late November 2016)	May 10/19 liaison meeting during CLHIA Conference in Niagara Falls -May 3/18 liaison meeting during CLHIA Conference in Calgary	<b>Meeting with Insurance Council of Manitoba officials during October 21-25/19 CAFII Western Canada Insurance Regulators and Policy-Makers Visits Tour</b>	-CAFII response letter of March 2018 re Single Premium Insurance Policies	<b>Confirmed</b>
<b>Ontario</b>				
<b>Financial Services Regulatory Authority of Ontario (FSRA): Mark White, CEO</b>	24-Jun-19  February 8, 2019 IAG Meeting #3 with FSRA Board of Directors re FSRA's 2019-20 priorities and budget  January 28, 2019 IAG – Life and Health Insurance meeting with FSRA Management re FSRA's 2019-20 priorities and budget	None at this time	<b>"Let's Celebrate FSRA" Inaugural launch with FSRA Executive Team, and comments by Ontario Minister of Finance</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>Completed</b>
	<b>November 26/18 meeting of IAG—Life and Health Insurance with FSRA CEO re FSRA's 2019-2020 policies and priorities</b>			

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	November 27/18 CAFII Reception (where Mark White was guest speaker on a FSRA policy-related topic)			Confirmed
FSRA: Executive Team Including Houston Loke Executive Vice President Market Conduct  Glen Padassery, Executive Vice President of Policy	July 29 2019  May 17/19 get acquainted and liaison lunch with CAFII delegation -February 8/19 and January 28/19 IAG - Life and Health Insurance meetings with FSRA	See M. White above	Presentation by Lesli Martin and CAFII of Pollara Consumer Survey on Credit Protection Insurance	Completed  Pending
Judy Pfeifer, Chief Public Affairs Officer	May 8/19 informal conversation with K. Martin and B. Wycks at CLHIA Conference in Niagara Falls	See M. White above		Pending
FSRA: Swati Agarwal, Manager, FSRA	18 September, 2019: Telephone conversation about CAFII joining Sectoral Advisory Group, and consultation on CAFII's current priorities		CAFII Priorities	Completed
<b>Quebec</b>				
AMF: Louis Morisset, CEO;	-AMF Rendez-Vous on November 19/18 in Montreal	AMF Rendez-Vous Conference on November 25/19		Pending
		Rescheduled CAFII Liaison Lunch and Industry Issues Dialogue with AMF staff executives in Toronto on December 3/19; or Montreal or Levis/Quebec City in early 2020	-(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)	Pending

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Frédéric Pérodeau (became new Superintendent, Client Services and Distribution Oversight on January 22/18, succeeding Eric Stevenson; joined AMF in 2012 and	<b>24-Sep-19</b>	<b>See Louis Morisset above</b>	Telephone conversation Keith Martin and Frederic Perodeau on the AMF decision to cancel the 1 October, 2019 CAFII Board Meeting	<b>Complete</b>
	-AMF Rendez-Vous on November 19/18 in Montreal  -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18	-None at this time	-See L. Morisset above	
Nathalie Sirois, Senior Director, Supervision of Insurers and Control of Right to Practise	23 September, 2019: Keith Martin discusses AMF Spousal Issue with Nathalie Sirois on the phone		AMF Spousal Coverage issue	<b>Complete</b>
<b>New Brunswick</b>				
<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	See D. Weir below	<b>FCNB Multi-year Insurance Act Rewrite project under which FCNB plans to introduce an RIA regime in New Brunswick</b>	<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	<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>

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<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	
<b>Nova Scotia</b>				
<b>Superintendent of Insurance:</b> Paula Todd, Superintendent of Insurance	May 14/18 liaison meeting in Halifax, NS as part of CAFII Atlantic Canada insurance regulators and policy-makers visits tour	<b>CAFII Stakeholder Meeting With CCIR; November 5/19</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	<b>Confirmed</b>
<b>PEI</b>				
<b>Superintendent of Insurance:</b> Robert Bradley, Superintendent	-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto	<b>CAFII Stakeholder Meeting With CCIR; November 5/19</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	<b>Pending</b>

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<b>Newfoundland</b>				
<b>Superintendent of Insurance:</b> <b>Renee Dyer, Superintendent of Insurance (appointed July 2018)</b> Craig Whalen, Acting Superintendent of Superintendent of Insurance	May 17/18 liaison meeting in St. John's, NF (Craig Whalen) during CAFII Atlantic Canada insurance regulators and policy-makers visits tour	<b>CAFII Stakeholder Meeting With CCIR; November 5/19</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	<b>Pending</b>
<b>FEDERAL/NATIONAL</b>				
<b>Patrick Dery, Chair CCIR</b> <b>Tony Toy, Policy Manager CCIR</b>	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"	<b>CAFII Annual Stakeholder Meeting with CCIR; November 5/19</b>  <b>CAFII Quarterly "Fair Treatment of Consumers Guidance Implementation Forum" with CCIR and CISRO, March 27, 2019 3:30-5:00pm</b>	-CCIR Annual Statement on Market Conduct	<b>Pending</b>
	-November 1/18 CCIR issues update meeting with CAFII (K. Martin and B. Wycks)	<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>	-Framework for Cooperative Market Conduct Supervision	

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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 March 27/19</b>	<b>CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group; fall 2019 meeting deferred to spring 2020</b>		<b>Pending</b>
<b>CISRO: Ron Fullan, Chair (SK)</b>	-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"	<b>CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group; fall 2019 meeting deferred to spring 2020</b>	-national, online licensing system for insurance and related harmonization issues	<b>Pending</b>
<b>Financial Consumer Agency of Canada (FCAC): Judith Robertson, Commissioner (departing FCAC's employ effective August 18/19)</b>	-June 12/18 informal conversation with B. Wycks and K. Martin following L. Tedesco's luncheon address to Economic Club of Canada	<b>Meeting at FCAC office in Ottawa in Q4 2019 for information-sharing and education around creditors group insurance</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>
<b>Werner Liedtke, Deputy Commissioner</b>	<b>none to this point in time</b>	<b>See J. Robertson Above.</b>		<b>Pending</b>