

Regulator and Policy-Maker Visit Plan 2019-2020

Regulator/Policy-Maker	Last Meeting/Contact	Proposed Meeting	Topics/Purpose	Status
British Columbia				
Insurance Council of BC: Janet Sinclair, Executive Director (Started November 1/17)	Absent from October 25/19 meeting with CAFII due to a death in her family.	December 2/19 liaison lunch with B. Wycks and K. Martin in Toronto, along with Brett Thibault, Director of Governance and Stakeholder Engagement at Insurance Council of BC	CAFII's views on optimal features of an RIA regime in BC	Confirmed
BC Financial Services Authority (BCFSA): Blair Morrison, Superintendent of Financial Institutions (effective July 2019)	Brief greeting/hello at beginning of CAFII meeting with BC FICOM/new Financial Services Authority (FSA) staff executives on October 25/19 during CAFII Western Canada Insurance Regulators and Policy-Makers Visits	None at this time	future of FICOM if proposals made in Ministry of Finance's "Preliminary Recommendations Paper" are brought to fruition	
Ministry of Finance: Kari Toovey, Acting Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA);	Meeting with CAFII on October 25/19 at Ministry of Finance office in Victoria 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	Teleconference or in-person meeting in Q1 2020 re CAFII-relevant Regulations which Ministry of Finance in support of The Financial Institutions Amendment Act, 2019 (Bill 37), including education component on credit protection insurance sales practices and related Fair Treatment of Customers considerations	Insurance policy changes to be set out in draft revised Financial Institutions Act, expected in Q2 2019.	Pending
Alberta				
Alberta Insurance Council: Joanne Abram, CEO	October 24/19 meeting with CAFII at AIC office in Edmonton.	Q2 2020 teleconference or in-person meeting, perhaps at CLHIA Conference in Montreal in early May, re extrapolating Restricted Insurance Agent Advisory Committee in Saskatchewan for Alberta Insurance Council purposes.	-Alberta Government consultation paper on plans to create a single financial services regulator in the province	Pending

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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)	October 24/19 meeting with CAFII at Alberta Treasury Board and Finance office in Edmonton.	None at this time.	Alberta Government plans to create a single financial services regulator in the province	
Saskatchewan				
Insurance Councils of Saskatchewan: Ron Fullan, Executive Director, (CISRO Chair)	October 24/19 meeting with CAFII at Alberta Treasury Board and Finance office in Edmonton.	Teleconference or in-person meeting in Q1 2020 to nudge/monitor/advise on implementation of Restricted Insurance Agent Advisory Committee in Saskatchewan		Pending
Janette Seibel, Lawyer, became lead on Bill 177 and Regulations file effective June 1/15	October 23/19 meeting with CAFII at FCAA office in Regina.	Teleconference or in-person meeting in Q1 2020 to discuss/seek clarification on initial implementation of new Insurance Act and related Regulations	-timing of "in force" date for new Saskatchewan Insurance Act and related Regulations	Pending
Donna Harpauer, Minister of Finance (appointed Oct/17)		None at this time		
Glen Gardner, QC, Deputy Minister of Justice and Deputy Attorney General	October 23/19 meeting with CAFII at Ministry of Justice office in Regina.	None at this time	How Saskatchewan can foster innovation and reduce red tape in the life and health insurance sector, including in credit protection insurance	

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Manitoba				
Ministry of Finance: Scott Moore, Deputy Superintendent of Insurance	October 22/19 meeting with CAFII (along with three Insurance Council of Manitoba staff executives) at ALT Hotel, Winnipeg	None at this time	-Maintain and build relationship	
Barbara Palace Churchill, Executive Director, Insurance Council of Manitoba (appointed late November 2016)	October 22/19 meeting with CAFII (along with Superintendent of Insurance S. Moore) at ALT Hotel, Winnipeg	None at this time	-CAFII response letter of March 2018 re Single Premium Insurance Policies	
Ontario				
Financial Services Regulatory Authority of Ontario (FSRA): Mark White, CEO	<p>November 2019 (twice) Stakeholder Advisory Committee for Life and Health Insurance Sector meetings with FSRA management and FSRA Board</p> <p>February 8, 2019 IAG Meeting #3 with FSRA Board of Directors re FSRA's 2019-20 priorities and budget</p> <p>January 28, 2019 IAG – Life and Health Insurance meeting with FSRA Management re FSRA's 2019-20 priorities and budget</p> <p>November 26/18 meeting of IAG—Life and Health Insurance with FSRA CEO re FSRA's 2019-2020 policies and priorities</p>	None at this time	<p>"Let's Celebrate FSRA" Inaugural launch with FSRA Executive Team, and comments by Ontario Minister of Finance</p> <p>-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</p>	

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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	July 29 2019		Presentation by Lesli Martin and CAFII of Pollara Consumer Survey on Credit Protection Insurance	Completed
Glen Padassery, Executive Vice President of Policy	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		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
Quebec				
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 on April 7/20; in 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 was previously Senior Director, Investigations)	24-Sep-19 -AMF Rendez-Vous on November 19/18 in Montreal -CAFI/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18	See Louis Morisset above -None at this time	Telephone conversation Keith Martin and Frederic Perodeau on the AMF decision to cancel the 1 October, 2019 CAFII Board Meeting -See L. Morisset above	Complete
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	Completed
New Brunswick				
Financial and Consumer Services Commission (Insurance Division): Angela Mazerolle, Superintendent of Insurance	May 8/19 liaison meeting during CLHIA Conference in Niagara Falls May 14/18 liaison meeting in Fredericton, as part of CAFII Atlantic Canada insurance regulators and policy-makers visits tour	See D. Weir below	FCNB Multi-year Insurance Act Rewrite project under which FCNB plans to introduce an RIA regime in New Brunswick	Completed

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David Weir, Deputy Superintendent of Insurance	December 5/18 preliminary meeting in Toronto on New Brunswick Insurance Act Rewrite multi-year project	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.	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	Completed
Opportunities New Brunswick: Cameron Bodnar, Director, Strategy & Planning	-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	
Nova Scotia				
Superintendent of Insurance: Paula Boyd, Superintendent of Insurance	May 14/18 liaison meeting in Halifax, NS as part of CAFII Atlantic Canada insurance regulators and policy-makers visits tour	CAFII Stakeholder Meeting With CCIR; November 5/19	-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	Confirmed
PEI				
Superintendent of Insurance: Robert Bradley, Superintendent	-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto	CAFII Stakeholder Meeting With CCIR; November 5/19	-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	Confirmed
Newfoundland				
Superintendent of Insurance: Renee Dyer, Superintendent of Insurance (appointed July 2018) 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	CAFII Stakeholder Meeting With CCIR; November 5/19	-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	Confirmed

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FEDERAL/NATIONAL				
Patrick Dery, Chair CCIR Tony Toy, Policy Manager CCIR	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" -November 1/18 CCIR issues update meeting with CAFII (K. Martin and B. Wycks)	CAFII Annual Stakeholder Meeting with CCIR; November 5/19 CAFII Quarterly "Fair Treatment of Consumers Guidance Implementation Forum" with CCIR and CISRO, March 27, 2019 3:30-5:00pm CCIR Webinar For the Life and Health Insurance Industry on Year 3 Changes to the Annual Statement on Market Conduct: April 3/19	-CCIR Annual Statement on Market Conduct -Framework for Cooperative Market Conduct Supervision	Confirmed
Louise Gauthier, Chair of CCIR/CISRO Fair Treatment of Consumers Working Group; (member of CCIR Travel Insurance Working Group)	CAFII "Fair Treatment Of Customers Guidance Implementation Forum" with CCIR And CISRO on March 27/19	CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group; fall 2019 meeting deferred to spring 2020		Confirmed
CISRO: Ron Fullan, Chair (SK)	-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"	CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group; fall 2019 meeting deferred to spring 2020	-national, online licensing system for insurance and related harmonization issues	Confirmed

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Financial Consumer Agency of Canada (FCAC): Judith Robertson, Commissioner (departing FCAC's employ effective August 18/19)	-June 12/18 informal conversation with B. Wycks and K. Martin following L. Tedesco's luncheon address to Economic Club of Canada	October 28/19 meeting at FCAC office in Ottawa for information-sharing and education around creditors protection insurance	-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	Confirmed