



December 10, 2020

Mr. Ron Fullan  
Executive Director  
Insurance Councils of  
Saskatchewan  
[Ron.Fullan@skcouncil.sk.ca](mailto:Ron.Fullan@skcouncil.sk.ca)

Ms. April Stadnek  
Director Compliance & Enforcement  
Insurance Councils of  
Saskatchewan  
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Dear Mr. Fullan & Ms. Stadnek,

On behalf of the Canadian Life and Health Insurance Association (CLHIA) and the Canadian Association of Financial Institutions in Insurance (CAFII), we commend you on establishing a Restricted Insurance Agent (RIA) Advisory Committee in your recently adopted Insurance Councils of Saskatchewan (ICS) – Life Insurance Council Bylaws, January 1, 2020 (Bylaws).

We believe the ICS RIA Advisory Committee is a good example of mutually beneficial collaboration involving CLHIA members, CAFII members, and the ICS, and we are enthused to be participating in this inaugural Advisory Committee. In time, other jurisdictions may look to Saskatchewan as an example of an advisory committee model they too can adopt.

We would also like to thank Ms. Stadnek for meeting with the CLHIA on March 3, 2020 and Mr. Fullan for meeting with CAFII by telephone on November 9, 2020 to discuss the next steps to establish the RIA Advisory Committee. We noted the following take-aways during our respective meetings. We would appreciate it if you could confirm that we have captured the complete list of relevant considerations, as set out below.

- The suggested Terms of Reference document attached to the CLHIA and CAFII's Joint Proposal Letter of August 3, 2018 has been approved by the ICS and is the 'Terms of Reference' referred to in the Bylaws. The document is a 'living document' and could serve as a "thought-starter" for the RIA Advisory Committee.
- Ron Fullan, Executive Director ICS is the administrator referred to in the Bylaws. The administrator or a designated staff member shall maintain minutes and records of the RIA Advisory Committee's meetings.
- The Chair of the RIA Advisory Committee shall be appointed from the industry.
- Committee members shall be appointed at the decision of the ICS. RIA Advisory Committee members shall serve a three-year term, which shall be renewable.

- Year 1 (2021) of the RIA Advisory Committee's operations/activity will be treated as a "learning curve and evaluation year".
- Quarterly meetings might be useful for the first year of the RIA Advisory Committee while the Committee gets set up and establishes its mandate and objectives.
- The transition items identified for the RIA Advisory Committee in its inaugural year will include the following:
  - Development of an appropriate disciplinary process for RIA-specific issues, including a protocol for RIA representation in disciplinary matters;
  - Development of a process to address RIA-specific complaints and issues coming forward; and
  - Identifying any other items to be managed by the Committee.
- The CLHIA and CAFII will have "observer status" at meetings of the RIA Advisory Committee.

In accordance with our discussions and the Bylaws, we have since met with members of CLHIA and CAFII to develop the appended joint list of industry representative nominees for appointment to the RIA Advisory Committee, for your consideration. **Appendix A** is a list of our nominees. **Appendix B** provides capsule biographies for each of our nominees, for background in your appointment deliberations. You will see from the capsule biographies that we have given consideration to the different distribution channels and products offered under an RIA licence in our development of the nominees list, to ensure broad coverage of interests.

The CLHIA and CAFII appreciate the opportunity to provide our list of nominees for your consideration. We would be pleased to discuss any of our nominees in more detail at your convenience.

Sincerely,

*Original signed by*

Brent Mizzen  
Assistant Vice President, Market Conduct Policy and Regulation  
Canadian Life and Health Insurance Association

*Original signed by*

Brendan Wycks  
Co-Executive Director  
Canadian Association of Financial Institutions in Insurance

*Original signed by*

Keith Martin  
Co-Executive Director  
Canadian Association of Financial Institutions in Insurance

## Appendix A: CLHIA and CAFII Industry Representative Nominees for Appointment to the ICS RIA Advisory Committee

- Barbara Peter of First Canadian Insurance Corporation (*Insurance company representative*);
- Charles MacLean of RBC Insurance (*Restricted insurance agent representative*);
- Emily Brown of Sun Life (*Insurance company representative*);
- Greg Shirley of Manulife (*Insurance company representative*);
- Moira Gill of TD Insurance (*Restricted insurance agent representative*);
- Sharon Apt of Canada Life (*Insurance company representative*); and
- Shawna Sykes of The Co-operators Group Ltd (*Restricted insurance agent representative*).

**Appendix B: Capsule Biographies of CLHIA and CAFII Industry Representative Nominees  
for Appointment to the ICS RIA Advisory Committee**



**CAPSULE BIOGRAPHY  
BARBARA PETER  
CORPORATE RISK MANAGER, FIRST CANADIAN INSURANCE CORPORATION**

Barbara Peter has enjoyed a long professional career in insurance, risk management and compliance. From extensive experience in commercial insurance broking, her career progressed through enterprise risk management roles in various industries. She has also worked in a regulatory environment.

Her current position is with the First Canadian Financial Group which comprises Life & Health insurer First Canadian Insurance Corporation and P&C insurer Millennium Insurance Corporation. Both companies' businesses include the sale of insurance products by auto dealers in conjunction with the purchase and financing of vehicles by consumers; this refers to Creditor Group, Mechanical Breakdown, and GAP insurances.

In her present role, Barbara functions as Corporate Risk Manager, Compliance Officer, Privacy Officer and Complaints Ombudsman for both companies.

First Canadian Financial Group is a unit of the Wheaton Group of Companies which, among several business interests, operates auto dealerships in western Canada.

**Ms. Barbara Peter**

Corporate Risk Manager | First Canadian Insurance Corporation

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**CAPSULE BIOGRAPHY  
CHARLES MACLEAN  
CHIEF COMPLIANCE OFFICER, RBC INSURANCE**

Originally from the east coast of Canada, Charles MacLean spent several years with KPMG Halifax after graduating from Saint Mary's university.

Trained as a Chartered Professional Accountant (CPA/CA), Charles has since worked at Manulife, Aviva, and RBC Insurance in various roles including Audit, Risk, and Compliance.

As an insurance professional with nearly 20 years of industry experience, he has worked in the life insurance, health insurance, wealth management, travel insurance, surety, and property & casualty insurance sectors, as well as in pensions and reinsurance.

Charles also holds a Certified Internal Auditor designation from the Institute of Internal Auditors (IIA) along with a Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions from Osgoode Hall.

Charles is currently the Chief Compliance Officer at RBC Insurance, leading a team with responsibilities for Regulatory Compliance Management, business advisory, market conduct, and escalated complaints.

Charles is an active volunteer leader within the Canadian Association of Financial Institutions in Insurance (CAFII), and has served on its Executive Operations Committee (EOC) for the past five years.

He meets with various insurance regulators regularly and is very interested in making a positive contribution to the insurance industry and customer outcomes.

An outdoor enthusiast, Charles lives in Toronto with his spouse and three children.

**Charles MacLean**

Chief Compliance Officer | **RBC Insurance**

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**CAPSULE BIOGRAPHY  
EMILY BROWN  
PROGRAM MANAGER, RISK AND COMPLIANCE, SUN LIFE**

Emily Brown is Program Manager, Risk and Compliance, Sponsored Markets, at Sun Life. She has worked at Sun Life for five years where she also held the position of Best Practice Manager for Sponsored Markets' three market segments, which include creditor, association and affinity and students. Prior to Sun Life, Emily worked at BMO for five years in creditor insurance, first as a Compliance Manager and later as a Product Manager. Additionally, she has insurance experience in marketing, marketing operations, and process improvement having worked at CIBC, ACE INA, and Encon Group Inc. Currently at Sun Life, and previously during her time at BMO, Emily has been a member of the Executive Operations Committee of the Canadian Association of Financial Institutions in Insurance (CAFI) and a participant in CLHIA's Committee on Creditor's Group Insurance and Committee on Alternate Distribution. Emily has a M.A. in International Affairs from the Norman Paterson School of International Affairs, Carleton University and a B.A. in Economics from the University of California at Berkeley.

**Ms. Emily Brown**

Program Manager, Risk and Compliance | Sun Life

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**CAPSULE BIOGRAPHY  
GREG SHIRLEY  
SENIOR COUNSEL, MANULIFE**

Greg is a Senior Counsel at The Manufacturers Life Insurance Company. He has a general advisory practice that is primarily focused on Manulife's sponsored markets business. Greg advises his business clients on legal agreements with plan sponsors, group and individual policies on all types of life and A&S insurance, certificates, claims, TPA issues, and regulatory and licensing issues. A significant component of Greg's practice is supporting Manulife's credit card insurance business, which includes creditor balance insurance and embedded credit card insurance products.

Greg is also Assistant Corporate Secretary for Manulife's P&C subsidiary, First North American Insurance Company, which underwrites certain benefits on Manulife's credit card and travel insurance products.

Greg is Manulife's legal department representative on the CLHIA Committee on Creditor's Group Insurance and Committee on Alternate Distribution.

Greg has been with Manulife for 8 years. Prior to that, he worked as in-house counsel for CIBC.

**Mr. Greg Shirley**

Senior Counsel | Manulife

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## **Moira E. Gill**

### **Assistant Vice President, Government and Industry Relations, TD Insurance**

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#### **BIOGRAPHY**

Responsible for leading Government and Industry Relations at TD Insurance since 2005, Moira's focus on strong, long term, industry and government relationships has led to successful collaboration and resolution of issues across a range of political, regulatory and operational files. Her responsibilities extend over the Life and Health, Credit Protection, Environmental Initiatives and General Insurance businesses. In addition to her role at corporate office, Moira also supports the Ontario, Quebec, Western, Central and Atlantic regional operations with sensitivity to regional specific concerns and priorities.

She provides strategic support to the TD Insurance business through a deep understanding of the current and emerging regulatory environment. Her ability to see issues from the perspective of many stakeholders was gained through roles in federal and provincial government, industry and government associations and regulatory and compliance consulting.

Moira also leads TDI's sustainability and climate change action strategy and participates in UN Environment Insurance programs/committee focused on climate risk disclosure, Canadian Government/industry working groups on flood risk and advocates directly with Canadian stakeholders on public policy related to climate change risk adaptation and resilience.

Moira is an Executive Committee Member of CAFII, (Canadian Association of Financial Institutions in Insurance) and past-Chair, serves on the Board of Directors for CADRI (Canadian Association of Direct Relationship Insurers) and is an active participant in many taskforces and committees with IBC (Insurance Bureau of Canada) and CLHIA (Canadian Life and Health Association).

Prior to joining TD Insurance, Moira was a management consultant in a regulatory compliance practice and held positions at the Financial Services Commission of Ontario (Joint Forum of Financial Market Regulators) and the Department of Finance Canada (Financial Sector Division).

A graduate in International Relations from the University of Toronto, Moira also has an MBA from the Rotman School of Management. Moira is an active supporter of the United Way, the Ride for Heart (Atlantic and Ontario), the Ride to Conquer Cancer, and local environmental initiatives.



**CAPSULE BIOGRAPHY  
SHARON APT  
COMPLIANCE CONSULTANT, CANADA LIFE**

Sharon Apt has been working in the regulatory/compliance sector for nearly 7 years in diverse industries including insurance, telecommunications and finance. She has an LL.B. from the Universidad Privada Boliviana in La Paz, Bolivia and an LL.M. from the University of California Los Angeles (UCLA), School of Law. She has been with Canada Life as a Compliance Consultant in Creditor Insurance for two years and a member of CLHIA and CAFII during this time.

**Ms. Sharon Apt**

Compliance Consultant | Canada Life

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## **CAPSULE BIOGRAPHY**

### **SHAWNA SYKES, ASSISTANT VICE-PRESIDENT, COMPLIANCE PLANNING AND REPORTING, ENTERPRISE COMPLIANCE THE CO-OPERATORS GROUP LIMITED**

Shawna Sykes is Assistant Vice-President, Compliance Planning and Reporting, Enterprise Compliance at The Co-operators Group Limited in Regina, Saskatchewan, where she has worked for the past 11 years.

As The Co-operators is a group of companies, she has gained significant experience in insurance licencing matters for property & casualty, life and health, and travel insurance companies.

For the past eight years, Shawna's primary areas of responsibility have been in the life insurance and credit protection insurance sectors of The Co-operators' business; and she is an active member participant within both the Canadian Association of Financial Institutions in Insurance (CAFII) and the Canadian Life and Health Insurance Association (CLHIA).

At The Co-operators, Shawna is currently responsible for Compliance Planning, Board and Management Reporting, and Regulatory Compliance Management.

*Shawna Sykes*

*AVP, Compliance Planning and Reporting, Enterprise Compliance*

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