

## CAFIL Consultations/Submissions Timetable, 2022-23

Regulatory Issue	Deliverable	Deadline	Accountable
Financial Consumer Agency of Canada (FCAC)	<ul style="list-style-type: none"> <li>CAFIL submission on “Proposed Guideline on Appropriate Products and Services For Banks and Authorized Foreign Banks”</li> <li>CAFIL meets virtually with FCAC staff executives to present highlights of submission on “Proposed Guideline on Appropriate Products and Services For Banks and Authorized Foreign Banks”</li> <li>FCAC virtual meeting with K. Martin and B. Wycks to present its decisions on elements in CAFIL’s submission on “Proposed Guideline”</li> <li>FCAC releases final version of “Guideline on Appropriate Products and Services For Banks and Authorized Foreign Banks”</li> </ul>	<ul style="list-style-type: none"> <li>January 6/22</li> <li>January 15/22</li> <li>February 17/22</li> <li>February 24/22</li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Committee; Co-EDs to monitor</li> </ul>
BC Ministry of Finance 10-Year Review of FIA (Public Consultation Paper issued June/15)	<ul style="list-style-type: none"> <li>Revised Financial Institutions Act (FIA) tabled in the legislature</li> <li><b>CAFIL submission on draft Regulations in support of Revised FIA</b></li> </ul>	<ul style="list-style-type: none"> <li>October 21/19</li> <li><b>Q2 through Q3 2022</b></li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Committee; Co-EDs to monitor</li> </ul>
British Columbia Financial Services Authority (BCFSA)	<ul style="list-style-type: none"> <li>CAFIL meeting with BCFSA re “Discussion Paper: Information Security Incident Reporting”</li> <li>CAFIL written submission on BCFSA’s Information Security Incident Discussion Paper (overhauled based on insights from February 24/22 meeting)</li> </ul>	<ul style="list-style-type: none"> <li>February 24/22</li> <li>March 1/22</li> </ul>	<ul style="list-style-type: none"> <li></li> </ul>
AMF Sound Commercial Practices Guideline Update	<ul style="list-style-type: none"> <li>CAFIL submission on updated Sound Commercial Practices Guideline</li> </ul>	<ul style="list-style-type: none"> <li>January 28, 2022</li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Cttee; Co-EDs to monitor</li> </ul>
Quebec Bill 141 and Related Regulations (including Regulation Respecting Alternative Distribution Methods, RADM)	<ul style="list-style-type: none"> <li>CAFIL submission on Draft Regulation Respecting Complaint Processing</li> <li>CAFIL makes submission to AMF on wording modifications needed to Fact Sheet and Notice of Rescission to make them fit credit card-embedded insurance benefits</li> <li>CAFIL submission on AMF draft Incentive Management Guideline</li> </ul>	<ul style="list-style-type: none"> <li>December 8/21</li> <li>January 17/22</li> <li>February 18/22</li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Committee; Co-Eds to monitor</li> </ul>
CCIR/CISRO Guidance: Conduct of Insurance Business and Fair Treatment of Customers	<ul style="list-style-type: none"> <li><i>CCIR/CISRO FTC Working Group accepts proposal in CAFIL’s July 2/20 letter</i></li> <li>CAFIL submission on CCIR/CISRO Draft “Incentives Management Guidance”</li> <li>CAFIL submission on CCIR/CISRO proposed “Incentives Management Guidance”</li> </ul>	<ul style="list-style-type: none"> <li>August 31/20</li> <li>September 17/21</li> <li>April 4/22</li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Cttee; Co-Eds to monitor</li> </ul>
FCNB Insurance Act Rewrite and Introduction of RIA Regime	<ul style="list-style-type: none"> <li>CAFIL responds to David Weir follow-up questions re legislative constraints which prevent bank branch employees from being individually licensed to sell travel insurance</li> <li>FCNB Releases “Proposed Rule INS-001: Insurance Intermediaries Licensing and Obligations” for consultation, with February 7/22 submission deadline</li> <li>CAFIL submission on FCNB’s “Insurance Act Rewrite: Questions For Industry, Dec. ‘21”</li> <li>CAFIL submission on Proposed Rule INS-001: Insurance Intermediaries Licensing and Obligations</li> <li>CAFIL submission on Proposed Rule INS-002: Insurance Fees</li> <li><b><u>CAFIL submission on FCNB legislative change proposals re Life Insurance and Accident &amp; Sickness Insurance sections of Insurance Act (informal sounding board consultation)</u></b></li> </ul>	<ul style="list-style-type: none"> <li>May 19/21</li> <li>November 2021</li> <li>January 31/22</li> <li>February 7/22</li> <li>February 18/22</li> <li><b><u>May 20/22</u></b></li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Cttee; Co-Eds to monitor</li> </ul>
Financial Services Regulatory Authority of Ontario (FSRA) Regulatory Consultations	<ul style="list-style-type: none"> <li>CAFIL responds to FSRA’s further consultation with submission on Revised UDAP Rule</li> <li>Keith Martin provides qualitative interview input to Environics in response to FSRA consultation on Stakeholder Advisory Committee structure, possible renewal/revision</li> <li>CAFIL responds to FSRA consultation on “Enforcement Proceedings and Investigations”</li> <li>CAFIL responds to FSRA consultation on Proposed 2022-23 Statement of Priorities</li> <li>CAFIL responds to FSRA “Information Guidance on Complaints Resolution” consultation</li> <li>CAFIL submission on FSRA’s “Principles-Based Regulation” consultation document</li> <li>CAFIL submission on FSRA’s “Principles of Conduct for Insurance Intermediaries”</li> <li><b><u>CAFIL submission on FSRA’s “Guidance on Use of Retained Revenues”</u></b></li> </ul>	<ul style="list-style-type: none"> <li>August 11/21</li> <li>July 2021</li> <li>Sept 24/21</li> <li>October 29/21</li> <li>February 15/22</li> <li>April 29/22</li> <li>May 3/22</li> <li><b><u>May 31/22</u></b></li> </ul>	<ul style="list-style-type: none"> <li>Mkt Conduct &amp; Licensing Cttee; Co-EDs to monitor</li> </ul>

Underline = new/updated item since previous publication; **Boldface** = CAFIL response pending; *Italics* = CAFIL meeting with regulators/policy-makers pending