

Agenda Item 2(g)
October 10/23 Board Meeting

CAFII Insurance Regulator and Policy-Maker Meetings/Interactions
From May 15/23 To September 15/23

<u>Date</u>	<u>Event/Occasion/Issue</u>	<u>Who</u>
May 31/23	CAFII liaison and relationship-building meeting with Saskatchewan Financial and Consumer Affairs Authority (FCAA) as part of 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 1 (Saskatchewan and Manitoba).	Michelle Costello, CUMIS/The Co-operators; Shawna Sykes, CUMIS/The Co-operators; Keith Martin, CAFII; and Brendan Wycks, CAFII met for 90 minutes in-person at FCAA office in Regina (with other CAFII member representatives attending virtually) with Jan Seibel, Executive Director, Insurance and Real Estate Division; and Ann Ottenbrite, Lawyer, FCAA.
June 1/23	CAFII liaison and relationship-building joint meeting with Manitoba Superintendent of Insurance (Financial Institutions Regulation Branch (FIRB), Government of Manitoba) and Insurance Council of Manitoba (ICM) as part of 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 1 (Saskatchewan and Manitoba).	Michelle Costello, CUMIS/The Co-operators; Dallas Ewen, Canada Life Assurance; Catherine Laspina, Canada Life Assurance; Marco DeiCont, Valeyo; Keith Martin, CAFII; and Brendan Wycks, CAFII met for 90 minutes in-person at ICM office in Winnipeg (with other CAFII member representatives attending virtually) with Scott Moore (attended virtually), Manitoba Superintendent of Insurance, and Stacey Aubrey (attended in-person), Executive Director, Insurance Council of Manitoba (ICM).

June 8/23	CAFII Special Purpose Virtual Meeting with Autorité des Marchés Financiers (AMF), Quebec around its Gathering of Industry Statistics on Debtor Life, Health and Employment Insurance (DLHE: AMF acronym) Claims Denials and Utilization Intentions for Those Statistics.	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; and Keith Martin, CAFII met for 60 minutes virtually with Christian Beaulieu, Senior Director of Distribution Framework Operations (Mario Beaudoin's boss), and Mario Beaudoin, Director of Alternative Distribution Practices in Insurance, AMF, for an initial meeting on this subject matter in which the CAFII representatives were largely in "listening mode".
June 8/23	Regular meeting of Saskatchewan Restricted Insurance Agents Advisory Committee (RIAAC).	Moiria Gill (RIAAC Chair), TD Insurance; Charles MacLean (RIAAC Vice-Chair), RBC Insurance; Shawna Sykes, CUMIS/The Co-operators; Keith Martin, CAFII; and Brendan Wycks, CAFII attended a virtual meeting of the Saskatchewan Restricted Insurance Agents Advisory Committee (RIAAC), which had been scheduled/organized and was moderated by April Stadnek, Executive Director, Insurance Councils of Saskatchewan.

June 13/23	CAFII liaison and relationship-building meeting with British Columbia Ministry of Finance, as part of CAFII 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 2 (BC and Alberta).	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; Pete Thorn, TD Insurance; Casandra Litniansky, CUMIS Services/The Co-operators; John Burns, Securian Canada; Lindsey Leclair, Valeyo; Keith Martin, CAFII; and Brendan Wycks, met for 60 minutes in-person at BCFSa office in Vancouver (with other CAFII member representatives attending virtually) with Kari Toovey, Director, Financial Institutions, Financial and Corporate Sector Policy Branch; Joey Primeau, Acting Senior Executive Director, Financial and Corporate Sector Policy Branch; and Tiffany Norman, Acting Executive Director, Financial and Corporate Sector Policy Branch, BC Ministry of Finance.
June 13/23	CAFII liaison and relationship-building meeting with British Columbia Financial Services Authority (BCFSa), as part of CAFII 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 2 (BC and Alberta).	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; Pete Thorn, TD Insurance; Casandra Litniansky, CUMIS Services/The Co-operators; John Burns, Securian Canada; Lindsey Leclair, Valeyo; Keith Martin, CAFII; and Brendan Wycks, met for 90 minutes in-person at BCFSa office in Vancouver (with other CAFII member representatives attending virtually) with Blair Morrison, CEO (attended for first 20 minutes only, in-person); Saskia Tolsma, Vice-President, Policy and Stakeholder Engagement; Marina Makhnach, Director, Market Conduct, Financial Institutions; Thomas Taller, Managing Director, Policy & Oversight; Rob O'Brien, Manager, Financial Institutions Policy (attended virtual-only); and Lucas Neufeld, Senior Policy Analyst, BC Financial Services Authority (BCFSa).

June 14/23	CAFII liaison and relationship-building meeting with Insurance Council of British Columbia, as part of CAFII 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 2 (BC and Alberta).	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; Pete Thorn, TD Insurance; Casandra Litniansky, CUMIS Services/The Co-operators; John Burns, Securian Canada; Keith Martin, CAFII; and Brendan Wycks, met for 90 minutes in-person at Insurance Council of BC office in Vancouver (with other CAFII member representatives attending virtually) with Janet Sinclair, CEO; Brett Thibault, Director, Governance and Stakeholder Engagement; and Galen Aker, Stakeholder Engagement Specialist, Insurance Council of BC.
June 15/23	CAFII liaison and relationship-building meeting with Alberta Insurance Council (AIC), as part of CAFII 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 2 (BC and Alberta).	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; Casandra Litniansky, CUMIS Services/The Co-operators; John Burns, Securian Canada; Keith Martin, CAFII; and Brendan Wycks, met for 90 minutes in-person at Alberta Insurance Council office in Edmonton (with other CAFII member representatives attending virtually) with Joanne Abram, CEO (Edmonton office); Brent Rathgeber, Chief Operating Officer and General Counsel (Edmonton office); Sylvia Boyetchko, Director of Licensing (Edmonton office); Zabeda Yaqoob, Director of Legal and Regulatory Affairs (Calgary office); and Joseph Fernandez, Director of Compliance (Calgary office); Alberta Insurance Council.

June 15/23	CAFII liaison and relationship-building meeting with Alberta Treasury Board and Finance (ATBF), as part of CAFII 2023 Western Canada Insurance Regulators and Policy-Makers Visits Tour, Phase 2 (BC and Alberta).	Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; Casandra Litniansky, CUMIS Services/The Co-operators; John Burns, Securian Canada; Keith Martin, CAFII; and Brendan Wycks, met for 90 minutes in-person at Alberta Treasury Board and Finance office in Edmonton (technology/internet connection difficulties prevented other CAFII member representatives from attending virtually) with David Sorensen, Deputy Superintendent of Insurance; David Mulyk, Executive Director, Pension and Insurance Policy; and Thembi Mathwasa, Manager, Compliance; ATBF (Mark Brisson, Superintendent of Insurance, was expected to attend this meeting, but was a last minute no-show due to unexpected competing priorities).
June 21/23	CAFII Special Purpose Virtual Meeting with Autorité des Marchés Financiers (AMF), Quebec around its In-Development (Draft 2) <i>Regulation on Complaints Handling and Dispute Resolution</i> .	In this follow-up/second meeting on this matter (offered by the AMF), Rob Dobbins, Assurant Canada; Karyn Kasperski, RBC Insurance; and Keith Martin, CAFII met for 60 minutes virtually with Louise Gauthier, Senior Director, who led the discussion, and who reports to Superintendent, Client Services and Distribution Oversight Éric Jacob; Mélissa Perreault, Director, who reports to Louise Gauthier; Nathalie Sirois, Director, who reports to Superintendent of Solvency Patrick Déry; Cindy Côté, Analyst, who was also very involved in the discussion; and Isabelle Déry, Expert Analyst and Lawyer in Standardization of Financial Institutions.

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June 28/23	Email exchange in French with the AMF's Senior Director, Distribution Framework Policies.	On June 28/23, Keith Martin had a productive follow-up email exchange in French with Louise Gauthier, the AMF's Senior Director, Distribution Framework Policies, around the AMF's proposed definition of "Complaints" and its related draft <i>Regulation respecting Complaint Handling and Dispute Resolution</i> , in which Ms. Gauthier committed to give CAFII's expressed views full and serious consideration in the AMF's finalization of the <i>Regulation respecting Complaint Handling and Dispute Resolution</i> .
July 4/23	Regular quarterly one-on-one virtual meeting between CAFII Board Chair and AMF's Superintendent, Client Services and Distribution Oversight.	CAFII Board Chair Peter Thompson held a quarterly virtual liaison meeting with Eric Jacob, the AMF's Superintendent, Client Services and Distribution Oversight: a meeting which planted the seeds for CAFII progress on the issues of, among others, seeking a reconsideration by the AMF of the requirement for CAFII members to have finalized their runoff of spousal CPI coverage by January 1/25; and an opportunity for CAFII to meet and engage in a get acquainted dialogue with Yves Ouellet, the AMF's newly appointed CEO who starts in that role in early August 2023.

July 10/23	BCFSA includes CAFII, as a key industry stakeholder, in Advisory dissemination	On July 10/23, BCFSA distributed to CAFII and other key industry stakeholders an Advisory announcing the release of its anticipated “Insurer Code of Market Conduct,” which included an embedded invitation to a July 20/23 half-hour webinar on “Introducing the BC Insurer Code of Market Conduct”: Webinar Registration - Zoom
July 12-14/23	Email exchange with a senior FSRA staff executive around his guest presenter status for an upcoming CAFII webinar.	Keith Martin sent a reminder outreach email to Stuart Wilkinson, Director of the Consumer Office at the Financial Services Regulatory Authority of Ontario (FSRA), seeking confirmation of his preferred date – September 26 or 27/23 – for a CAFII Fireside Chat Webinar with him, focusing on the mandate and initiatives of the FSRA Consumer Office. This outreach prompted a productive confirmation/settling exchange with Mr. Wilkinson.

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July 15/23 through September 15/23	Iterative email exchange, in French, with the AMF's Senior Director, Distribution Framework Policies with respect to arranging a CAFII presentation opportunity to AMF senior staff executives.	Keith Martin had a productive email exchange in French with Louise Gauthier, the AMF's Senior Director, Distribution Framework Policies, and successfully arranged a September 28/23 opportunity for him to present, in French only, CAFII's 2023 Research Results-focused PowerPoint deck to a group of AMF staff executives in a special purpose in-person meeting at the AMF's office in Quebec City. The AMF in-person audience on September 28 will be eight (8) CAFII-relevant staff executives.
September 15/23	Virtual meeting to provide practice session, mainly re technology functionality, for upcoming September 26/23 CAFII webinar featuring two staff executives from the Financial Services Regulatory Authority of Ontario (FSRA).	Keith Martin, Brendan Wycks, Shanay Smith, and Robyn Jennings – along with CAFII's webinar specialist Buni Mba from Managing Matters – held a short and productive virtual practice session with FSRA's Glen Padassery, Executive Vice-President and Chief Consumer Officer, and Stuart Wilkinson, Director, Consumer Office, for the September 26/23 CAFII webinar in which Glen will provide a <i>FSRA Vision for the Consumer Office</i> introduction; and Stuart will then engage in a fireside chat with Keith Martin about the Consumer Office.

July 15/23 through September 15/23	Iterative email exchanges with Superintendents of Insurance in PEI, New Brunswick, Nova Scotia, and Newfoundland and Labrador for purposes of organizing liaison visits for Phase 1 and Phase 2 of CAFII's planned Fall 2023 Atlantic Canada Insurance Regulators and Policy-Makers Visits Tour.	Brendan Wycks had cordial and successful email exchanges with Robert Bradley, PEI Superintendent of Insurance; Angela Mazerolle, New Brunswick Superintendent of Insurance; David McCarron, Nova Scotia Superintendent of Insurance; and Jean Bishop, Newfoundland and Labrador Superintendent of Insurance.
July 26/23	Virtual meeting with two BCFSa staff executives, at BCFSa's request	Keith Martin and Brendan Wycks met with Rob O'Brien, Director, Regulatory Initiatives, and Lucas Neufeld, Senior Policy Analyst, of the BC Financial Services Authority (at Mr. O'Brien's request). The primary purpose of this meeting was for BCFSa to seek CAFII's advice re how to get the industry Associations involved in p&c insurance in Canada (Insurance Bureau of Canada (IBC); Canadian Association of Direct Relationship Insurers (CADRI); and the Insurance Brokers Association of Canada (IBAC)) to form and collaborate together in a pan-industry working group on issues related to climate change and natural catastrophes, for which BCFSa is the lead at the Canadian Council of Insurance Regulators (CCIR) national co-ordinating body table (given CAFII's previous experience at being the prime mover behind an effective CAFII, THIA, and CLHIA pan-industry working group related to CCIR's Review of Travel Insurance, in the 2014-2017 timeframe).

September 13/23 through September 15/23	Phone calls, email exchanges, and brief virtual meeting with the Division Director, Financial and Consumer Affairs Division, PEI Ministry of Justice and Public Safety.	<p>Keith Martin had productive phone calls and email exchanges, followed by a brief virtual meeting attended by all four members of the CAFII staff team, with Steve Dowling, Division Director, Financial and Consumer Affairs Division, PEI Ministry of Justice and Public Safety. The purpose of those interactions was to create a more purposeful CAFII in-person liaison meeting opportunity in Charlottetown on Thursday, September 21/23.</p> <p>These efforts resulted in the re-establishment of an in-person component to this PEI meeting; the extension of its duration from 60 to 90 minutes; and the expansion of the PEI government staff team who will be attending the meeting to include several Ministry senior executives who will be involved in insurance supervision and regulation following the imminent retirement of current PEI Superintendent of Insurance Robert Bradley. (Shortly before these efforts, Mr. Bradley had advised CAFII at the 11th hour (after air travel to Charlottetown had already been booked by 6-plus members of the CAFII in-person delegation) that he would only be able to meet with CAFII representatives virtually, due to personal issues that would see him be in the office intermittently only from September through to his planned Q1 2024 retirement date.)</p>
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