

Agenda Item 3(a)(ii)3
July 19/16 CAFII EOC Meeting

CAFII Travel Medical Insurance Experts Working Group
Accomplishments and Next Steps As At July 15, 2016

Accomplishments Completed

- Agreement on a work plan and commitment of resources by CAFII members to a working group of travel medical insurance experts
- Draft Travel Medical Insurance Code of Principles
- Quantitative Consumer Research presented to the following audiences:
 - CLHIA Travel Insurance Working Group
 - CCIR Executive
 - CAFII Board members
 - CAFII Reception attended by members, Associates, and regulator guests
 - CCIR representatives nationally
- Policy limitations and exclusions
 - Analysis of/agreement on limitations and exclusions required and those no longer required
 - Analysis of/recommendation on common language for limitations and exclusions
 - Provision of limitations and exclusions document to Joan Weir for CLHIA Committee on Reform #1 to build upon
- CLHIA Guideline G5: Important Notice Wording to be used on all policies
 - Redrafted important notice wording and provided it to Joan Weir for CLHIA Committee on Reform #1 to build upon
- Policy terms and definitions
 - Analysis of all terms and conditions across CAFII members
 - Recommendations for terms to keep, terms not needed, and terms not requiring common language
 - Draft of common language recommendations for final review by working group members

Next Steps

- Policy terms and definitions
 - Finalize common language recommendations for terms and definitions (late August 2016)
- Quantitative Consumer Research
 - Refresh consumer research and at same time consider increasing sample size, particularly of claimants and evaluate other potential enhancements (Fall 2016)
- Policy Layout
 - Analyze and prepare joint recommendations on policy layout (Fall 2016)
- Travel Medical Insurance Code of Principles
 - Agree on next steps