

CAFII Regulator Visit Plan 2013-14

updated November 28, 2013

Jurisdiction	Regulator	Annual Courtesy Call	Purpose/Issues	Attendees	Date/Venue	Status
British Columbia	Insurance Council of BC: Gerry Matier, Exec. Dir.	X	<ul style="list-style-type: none"> Update on Council priorities Maintain and strengthen relationship 	S. Gelgor J. Lewsen R. Beckford T. VanMeggelen B. Wycks	Invite when in Toronto	Five CAFII reps had liaison lunch meeting with G. Matier in Toronto on May 15, 2013; covered range of topics in CAFII Briefing document
	Financial Institutions Commission(FICOM): Carolyn Rogers , CEO, FICOM & Superintendent of Insurance (CCIR chair); Doug McLean, Deputy Superintendent	X	<ul style="list-style-type: none"> update on FICOM priorities Maintain and strengthen relationship <p>(CAFII has decided not to submit a formal response to FICOM's summer 2013 Consultation on Use of Managing General Agents, as that is not CAFII members' distribution channel.)</p>		Surrey, BC When Carolyn is in Toronto; or CAFII Board member in Vancouver	<ul style="list-style-type: none"> Targeted networking with C. Rogers occurred during CAFII 15th Anniversary event on April 10, 2013; at CLHIA Compliance Conference in Vancouver in May 2013; and at CAFII/CCIR Industry Stakeholder Meeting on October 30, 2013. J. Lewsen and B. Wycks met with Harry James, of FICOM and Chair of CCIR's Agencies Regulation Committee, and Carol Shevlin of CCIR on September 26, 2013 around CCIR's TPA Review initiative. Presented opportunity to have brief side meeting with Harry around BC/FICOM regulatory issues

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Alberta	Alberta Insurance Council : Joanne Abram, CEO; Tom Hampton, Chief Operating Officer; Ron Gilbertson, Chair (2012-15)	X	<ul style="list-style-type: none"> • Update on Council priorities • Council Representation • Licensing for 3rd party providers -Business number registration system • Maintain and strengthen relationship 	S. Gelgor M. Gill J. Lewsen R. Beckford T. VanMeggelen	When Joanne or Tom is in Toronto; or CAFII Board member in Edmonton	<p>Brendan Wycks met briefly with J. Abram over lunch at the CLHIA Consumer Complaints Officers Section Fall Seminar on November 21, 2013; insights captured in Executive Director's Report.</p> <p>M. Gill to try to arrange meeting with J. Abram in Edmonton on December 12 or 13, 2013 around AIC's interest in Representation for Restricted Licence Holders in Alberta.</p> <p>Five CAFII reps met with J. Abram and R. Gilbertson in Vancouver on May 7, 2013; discussion captured in Regulatory Visit Report.</p> <p>CAFII has arranged opportunity for two AIC staff execs. to give demo presentation of new "Canadian Insurance Participant Registry" (CIPR) to CAFII member audience on January 8, 2014 at TD Insurance, 120 Adelaide St. West, Toronto.</p>
	Ministry of Finance: Mark Prefontaine, Superintendent of Insurance Brad Geddes, Deputy Superintendent of Insurance Laurie Balfour, Acting Deputy Superintendent of Insurance		<ul style="list-style-type: none"> • Update on Superintendent's priorities • Maintain and strengthen relationship 		When Mark is in Toronto; or CAFII Board member in Edmonton	<p>Targeted networking with M. Prefontaine and B. Geddes occurred during CAFII 15th Anniversary event on April 10, 2013</p> <p>Effective June 27, 2013 Laurie Balfour became Deputy Superintendent of Insurance - Alberta. Brad Geddes has been seconded to the Government of Alberta's Flood Recovery Task Force as the Director of Stakeholder Engagement. This is for an indefinite period of time, likely for at least 6 months. Briefing networking with L. Balfour occurred during CAFII/CCIR Industry Stakeholder Meeting on October 30, 2013</p>

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	New President of Treasury Board and Minister of Finance Doug Horner					
Saskatchewan	Sask. Insurance Council: Ron Fullan, Chair	X	<ul style="list-style-type: none"> • Update on Council priorities • Council Representation • Maintain and strengthen relationship 		Invite when Ron is in Toronto	<p>B. Wycks had Get Acquainted discussions with April Stadnek, Director of Compliance, Saskatchewan Insurance Councils, around CLHIA CCOS Fall Seminar and FSCO Life & Health Sector Symposium, November 21-22, 2013; insights captured in Executive Director's Report.</p> <p>Targeted networking with R. Fullan occurred during CAFII 15th Anniversary Event on April 10, 2013, and during CLHIA Compliance Conference in May 2013.</p> <p>CAFII reps met with R. Fullan on July 29, 2013 to discuss main themes in CAFII's Proposal For Restricted Licensee Representation in Sask. Proposal submitted to R. Fullan on October 10, 2013</p>
	Financial and Consumer Affairs Authority, David Wild, Chairperson and Superintendent of Insurance; Ian McIntosh, Deputy Superintendent of Insurance		<ul style="list-style-type: none"> • Courtesy visit, Introduction of CAFII • Insurance Act Review, ISI; • Council Representation • Maintain and strengthen relationship 		When David or Ian is in Toronto; or CAFII Board member in Regina	

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	Consultant (ex Superintendent) Jim Hall		<ul style="list-style-type: none"> • Update on Insurance Act review • Maintain and strengthen relationship 		When Jim is in Toronto; or CAFII Board member in Regina	
Manitoba	Ministry of Finance: Jim Scalena, Superintendent	X	-Update of Insurance Act review and ISI regime -Maintain and strengthen relationship		Winnipeg	<p>Targeted networking with J. Scalena, Superintendent, occurred during CAFII 15th Anniversary Event on April 10, 2013;</p> <p>Manitoba's release of Draft ISI Regulation in early June 2013. CAFII responded with detailed submission.</p> <p>S. Moore, Deputy Superintendent, called B. Wycks on October 2, 2013 with detailed update on progress and timelines re Draft ISI Regulation. On October 8/13, Board supported a recommendation that CAFII seek a meeting with Minister of Finance re imperative of harmonization of Manitoba ISI Regime with other provinces. In early November, B. Wycks had a follow-up telephone conversation with S. Moore, which confirmed that a CAFII meeting with the Minister would be prudent and necessary.</p>
	Manitoba Insurance Council: Erin Pearson, Exec Director;	X	<ul style="list-style-type: none"> • Update on Council priorities • Restricted Certificate holder representation on Council • Maintain and strengthen relationship 		When Erin is in Toronto; or CAFII Board or EOC member or Executive Director is in Winnipeg	

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	Ministry of Finance Minister Stan Struthers		Letter of introduction sent; include on a visit of CAFII Chair or other reps to Manitoba. Letter requesting meeting with Minister re Draft ISI Regime Regulation and other CAFII issues to be sent in December 2013			
Ontario	FSCO: Phil Howell, CEO & Superintendent	X	<ul style="list-style-type: none"> • Update on FSCO priorities • Maintain and strengthen relationship 		Toronto	Targeted networking during CAFII 15 th Anniversary event on April 10, 2013. B. Wycks had Get Acquainted lunch meeting with P. Howell, at his request, on July 5, 2013. Insights gained captured in Regulatory Visit Report

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	FSCO: Grant Swanson, Executive Director, Licensing & Market Conduct Division		Consultation Proposal on “Modernizing Disciplinary Hearings for Insurance Agents and Adjusters”			On February 14, 2013, B. Wycks and Rosemary Troiani, RBC Insurance, met with G. Swanson, Isobel Scovino and Jim Fox around FSCO’s plans for Modernizing Disciplinary Procedures For Life Insurance Agents and Independent Adjusters
	FSCO: Anatol Monid, Director, Market Regulation Branch		Industry consultation on “Life Insurance & Mortgage Broker Product Suitability Review”			Adrienne Warner of A. Monid’s team is “point person” for FSCO’s “Life Insurance & Mortgage Broker Product Suitability Review,” scope of which was narrowed to cover just term life, whole life, and universal life sales. CAFII reps participated in focus group discussion with A. Monid, A. Warner, and other FSCO reps on this matter on July 18, 2013. Follow-up discussion on draft survey of insurance agents occurred on September 6, 2013. FSCO issued two follow-up requests of CAFII member on Sept. 30/13 re removing Call Centre agents from universe for random sample for online survey; and recommending “paragon of best practices” agents for focused meetings.
	FSCO: Annual Symposium for Life and Health Insurance Sector			-individual FI member reps. -CAFII Executive Director	Toronto November	FSCO’s 6 th Annual Symposium for the Life and Health Insurance Sector took place on November 22, 2013. Networking by B. Wycks and several CAFII volunteer leaders in attendance occurred with G. Swanson, A. Monid, A. Warner, L. Miclescu, and other FSCO senior staff.

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Quebec	New AMF CEO effective July 2, 2013: Louis Morisset		<ul style="list-style-type: none"> Update on AMF priorities Maintain and strengthen relationship 		When Louis is in Toronto; or CAFII Board member in Quebec City	<p>R. Hebert, M. Gill, R. Beckford, I. Choquette, and B. Wycks met with Mario Albert, CEO; Eric Stevenson; Julien Reid; and Louise Gauthier in Quebec City on June 7, 2013 for a productive and informative liaison meeting</p> <p>L. Morisset has accepted CAFII invitation to speak to CAFII Board or at related Reception event on April 8, 2014, provided that event is held in Montreal.</p>
	<p>AMF: Superintendent, Client Services and Distribution Oversight: Eric Stevenson</p> <p>AMF: Superintendent of Solvency, Patrick Dery</p>	X				Targeted networking with E. Stevenson and P. Dery occurred during CAFII 15 th Anniversary event on April 10, 2013
	AMF: Stephane Langlois, Senior Director, Distribution Practices				Fall	B. Wycks had networking discussions with S. Langlois at CLHIA CCOS seminar and FSCO symposium on November 21-22, 2013. No further update at this time on release date for next iteration of two-page Distribution Guide

New Brunswick	Angela Mazerolle-Stephens, Superintendent of Insurance		<ul style="list-style-type: none"> • Update on Superintendent's priorities • Discuss/educate on creditor's group insurance (CGI) and Avalon Study; • Licensing issues, electronic licensing; Insurance Act Review Status; including consultation on "Opportunities for Reforming the Licensing Framework for Other-than-Life Agents and Brokers" announced in late August 2013 • Maintain and strengthen relationship • David Weir is Chair of Atlantic Taskforce on ISI (dormant) 		TBD Fredericton	Targeted networking with A. Mazerolle-Stephens and David Weir, Deputy Superintendent of Insurance, occurred during CAFII 15 th Anniversary Event on April 10, 2013
	David Weir, Deputy Superintendent of Insurance					
	Consumer Advocate For Insurance, Ronald Godin		<ul style="list-style-type: none"> • Update on Consumer Advocate's priorities • Discuss /educate on creditor's group insurance (CGI) and Avalon • Build relationship 		When Ronald Godin is in Toronto; or CAFII Board member in Fredericton	
Nova Scotia	Superintendent Doug Murphy		<ul style="list-style-type: none"> • Update on Superintendent's priorities • Discuss/educate on creditor's group insurance (CGI) and Avalon Study; • Atlantic Taskforce on ISI • Build relationship 		TBD Halifax	Targeted networking with D. Murphy occurred during CAFII 15 th Anniversary event on April 10, 2013; and brief networking with him occurred following CAFII/CCIR Industry Stakeholder Meeting on October 30, 2013
PEI	Superintendent Robert Bradley		<p>Courtesy- Low priority for 2013 (only if CAFII Board member in Charlottetown)</p> <ul style="list-style-type: none"> • Update on Superintendent's priorities • Build relationship 		Charlottetown	Targeted networking with R. Bradley occurred during CAFII 15 th Anniversary event on April 10, 2013

Newfoundland	Superintendent Douglas Connolly (retirement expected in early 2014) Craig Whalen, Deputy Superintendent		<ul style="list-style-type: none"> • Update on Superintendent's priorities • Discuss/educate on creditor's group insurance (CGI) and Avalon • Build relationship 		St John's	<p>Targeted networking with D. Connolly occurred during CAFII 15th Anniversary event on April 10, 2013.</p> <p>Brief networking with C. Whalen occurred immediately following CAFII/CCIR Industry Stakeholder meeting on October 30, 2013</p>
Atlantic Canada	Joint Forum of Insurance Regulators		<ul style="list-style-type: none"> • Update on Superintendents' priorities • Discuss/educate on creditor's group insurance (CGI) and Avalon • Build relationships 		Joint meeting to be held in Moncton, Halifax, or Charlottetown	<p>-M. Gill contacted David Weir, Deputy Superintendent of Insurance, New Brunswick, re prospect of CAFII having a Joint Meeting with all four Atlantic Canada insurance regulators in Fall 2013</p> <p>- CAFII made proposal for joint meeting with all Atlantic Canada insurance regulators in Fall 2013 or Spring 2014; this meeting to occur in Spring 2014 as Nova Scotia and New Brunswick have indicated strong preference for that timing</p> <p>-Such a joint visit to Atlantic Canada regulators was strongly encouraged by Phil Howell of FSCO</p>
CCIR	Carol Shevlin, Policy Manager	X	<ul style="list-style-type: none"> • Annual lunch. Discuss priorities • Maintain and strengthen relationship 		Toronto	<p>-B. Wycks had a Get Acquainted Lunch with C. Shevlin in January 2013; and is in regular contact with her</p> <p>-J. Lewsen and B. Wycks had meeting with Carol Shevlin and Harry James, ARC Chair, on September 26, 2013 around CCIR's TPA Review initiative</p>
	CCIR Executive		Meet when pressing issues or opportunistic meeting occasions arise.		October 30, 2013 in Toronto	CAFII Board members, EOC members, and B. Wycks had "industry stakeholder meeting" with CCIR Executive on October 30, 2013. Discussion captured in Regulatory Update.

CISRO	Ron Fullan Chair		<ul style="list-style-type: none"> • Update on CISRO priorities • Maintain and strengthen relationship • LLQP Modernization 		-invite when in Toronto	<p>B. Wycks contacted R. Fullan to inquire if his travel plans and itinerary would allow for meeting around his trip to Toronto for CISRO LLQP Stakeholder Info Session on October 30, 2013. Itinerary did not allow for such a meeting on this trip.</p> <p>CISRO's plan to hold one-on-one meetings with stakeholder groups around LLQP modernization in Toronto on February 10, 2014 presents opportunity to arrange separate liaison meetings with several provincial regulators on LLQP committee.</p>
Federal	Federal Finance Dept.		Educational – marketing of CGI			
	OSFI: Julie Dickson, Superintendent					
	OBSI: Doug Melville Ombudsman		Educational – marketing of CGI			
	Financial Consumer Agency of Canada (FCAC)		Financial Literacy re insurance			<p>Ursula Menkes retired from FCAC Commissioner role at end of May 2013; Finance Minister Flaherty announced appointment of Lucie Tedesco as new Commissioner on September 4, 2013.</p> <p>A congratulatory letter from CAFII re appointment to be sent to Ms. Tedesco. Follow-up Get Acquainted meeting is in order.</p> <p>M. Gill has received reply from FCAC contact that they would like to meet soon. Meeting now confirmed for January 9, 2014; M. Gill and B. Wycks will meet with FCAC officials at their Ottawa office from 2:30 to 3:30 p.m.</p>