



31 May 2017

Brendan Wycks
Executive Director, CAFII
21 St. Clair Avenue East Suite 802
Toronto, Ontario
M4T 1L9
Canada

Re: CCIR's Travel Health Insurance Products Position Paper

Dear Brendan, 

The Travel Insurance Working Group of the Canadian Council of Insurance Regulators (CCIR) has released its Travel Health Insurance Products Position Paper.

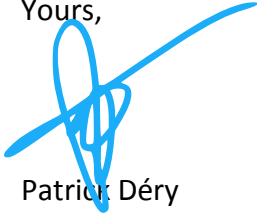
The purpose of the Position Paper is to respond to stakeholders on what the Working Group has learned from the consultation and to set out the final recommendations to CCIR members, insurers, intermediaries and the public regarding the issues that were identified.

Overall, Canada has a strong travel insurance market place, however there is opportunity for improvements to be made to ensure consumers maintain confidence in their insurance protection when they travel.

Since the start of this initiative in early 2015, the CCIR's Travel Insurance Working Group has been working closely with key stakeholders, including members of CAFII, on issues and concerns around travel health insurance. The industry itself has recognized the opportunity for improvement and is proactively taking steps to respond to the issues raised under this initiative.

Moving forward CCIR will be monitoring the effectiveness of the recommendations put forth to ensure that they achieve the desired outcomes, recognizing that it will take some time for the recommendations to take affect within the market.

Yours,

A handwritten signature in blue ink, appearing to be 'Patrick Déry', with a long, sweeping horizontal stroke extending to the right.

Patrick Déry

Chair, Canadian Council of Insurance Regulators

c. Harry James

Chair, Travel Insurance Working Group