

## CAFII Multiple Regulatory Written Submissions Work-Back Schedule, Oct. 21/21 – Feb 18/22

	October		November				December					January				February		
Name of Submission	21-27	28-3	4-10	11-17	18-24	25-1	2-8	9-15	16-22	23-29	30-5	6-12	13-19	20-26	27-2	3-9	10-16	17-23
AMF Complaints Handling Draft Regulation																		
FCAC Complaints Handling Proposed Guideline																		
FCAC Appropriate Products & Services Guideline																		
AMF Revised Sound Commercial Practices Guideline																		
FCNB Proposed Rule INS-001 (Insurance Intermediaries)																		
FSRA Information Guidance on Complaints Resolution																		
AMF Incentive Management Guideline																		
FCNB Proposed Rule INS-002 (Insurance Fees)																		

### Legend

- Phase 1: Start Date
- Phase 2: Committee Review/Input
- Phase 3: Preparation of Draft 1 (Whether from Cttee Input or Available Content)
- Phase 4: CAFII Representative Review/Feedback on Draft 1 (EOC, Cttee, WG)
- Phase 5: Preparation of Penultimate/Draft 2 (Reflecting CAFII Representative Input)
- Phase 6: Consultation with CLHIA for Submission Alignment
- Phase 7: Translation into French
- Phase 8: Finalize and Obtain Approval from EOC Chair for Submission
- Phase 9: Submission to Regulator

### Regulatory Submissions Timeline Start/End Dates

- AMF Complaints Handling Draft Regulation: Oct. 21/21 – Dec. 8/21
- FCAC Complaints Handling Proposed Guideline: Nov. 24/21 – Dec. 11/21
- FCAC Appropriate Products & Services Guideline: Nov. 22/21 – Jan. 6/22
- AMF Revised Sound Commercial Practices Guideline: Nov. 30/21 – Jan. 28/22
- FCNB Proposed Rule INS-001 (Insurance Intermediaries): Jan. 6/22 – Feb. 7/22
- FSRA Information Guidance on Complaints Resolution: Jan. 13/22 – Feb. 15/22
- AMF Incentive Management Guideline: Jan. 6/22 – Feb. 18/22
- FCNB Proposed Rule INS-002 (Insurance Fees): Jan. 13/22 – Feb. 18/22

**Agenda Item 4(c)**  
**January 18/22 EOC Meeting**

**Recently Completed and Imminent/Pending CAFII Regulatory Submissions As At January 13, 2022**

<b><u>Regulatory Authority</u></b>	<b><u>Topic</u></b>	<b><u>Deadline</u></b>	<b><u>Comments</u></b>
CISRO	Survey of Industry Associations on "Understanding the Consumer Awareness Strategies Currently Undertaken By Industry"	November 30, 2021	Completed by B. Wycks on CISRO's Survey Monkey site.
AMF	Draft Regulation on Complaints Handling and Dispute Resolution in the Financial Sector	December 8, 2021	CAFII submission sent on December 8/21.
FCAC	Proposed Guideline On Complaint Handling Procedures For Banks and Authorized Foreign Banks	December 11, 2021	CAFII submission sent on December 11/21.
FCAC	Proposed Guideline on Appropriate Products and Services For Banks and Authorized Foreign Banks	January 6, 2022	CAFII submission sent on January 6/22. Follow-up virtual Stakeholder Session, requested by FCAC, to occur on Friday, January 15/22.
AMF	Revised/Updated Sound Commercial Practices Guideline	January 28, 2022	AMF extended deadline from the initial December 17/21, largely at CLHIA's behest.
FCAC	Proposed Guideline on Whistleblowing Policies and Procedures for Banks and Authorized Foreign Banks	January 29, 2022	CAFII Co-Executive Directors are of the view that this consultation is "out of scope" for our Association, and is best left for the Canadian Bankers Association (CBA) to respond to/address. This is the third in a series of consultations on guidelines that FCAC has developed to help Banks comply with their obligations in the <a href="#">Bank Act</a> and the new <a href="#">Financial Consumer Protection Framework Regulations</a> , which will come into force on June 30, 2022. A first consultation on a proposed <a href="#">Guideline on Complaints Handling Procedures</a> ended on December 11, 2021. A second consultation on a proposed <a href="#">Guideline on Appropriate Products and Services</a> is in progress until January 6, 2022.

FCNB	"Proposed Rule INS-001: Insurance Intermediaries Licensing and Obligations"	February 7, 2022	Among various matters, outlines specifics of FCNB's plan to introduce a Restricted Insurance Agent (RIA) licensing regime in New Brunswick, which will be the first in Atlantic Canada.
OSFI	Draft Guideline B-13: Technology and Cyber Risk Management	February 9, 2022	Insights gained from a November 30/21 OSFI Information Session webinar enabled CAFII to determine that this OSFI consultation is "out of scope" for our Association, as it is exclusively prudential regulation/"going concern"-focused and not inclusive of consumer-oriented, market conduct regulatory issues.
FSRA	Information Guidance on Complaints Resolution	February 15, 2022	<p>FSRA's vision is for consumers, members, and pension plan beneficiaries to have their complaints resolved in an accessible, fair, timely, transparent, and effective manner. As a step towards its vision, FSRA is releasing Information Guidance on complaints resolution. The Guidance has two principal aims:</p> <ol style="list-style-type: none"> <li>1. To present FSRA's Guiding Policy Framework on Complaints Resolution, which is a principles-based, cross-sectoral framework designed to guide FSRA's policy work on complaints resolution</li> <li>2. To showcase select best practices that FSRA has identified through jurisdictional research, which led to and shaped the development of the Policy Framework</li> </ol> <p>The Policy Framework does not introduce new complaint-handling standards or requirements for the regulated sectors.</p>
AMF	Incentive Management Guideline	February 18, 2022	AMF extended deadline from the initial January 28/22, largely at CLHIA's behest.
FCNB	Proposed Rule INS-002: Insurance Fees"	February 18, 2022	Release on December 17/21 for a 60 days public consultation. CAFII has responded to FCNB consultations of this nature/type in the past.