

CAFII Regulator and Policy-Maker Visit Plan 2015

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Nov 11/15 |
|---|---|--|--|--------------------------------|
| British Columbia | | | | |
| Gerry Matier, Executive Director, Insurance Council of BC | -Feb. 27/15 meeting in Toronto addressed review of BC FIA; representation for banks-in- insurance on Insurance Council; new CE requirements for new licensees; LLQP support; CCIR travel insurance initiative | When Gerry is Toronto for CISRO/related meetings | -10 yr. Review of BC Financial Institutions Act (if appropriate) -LLQP modernization -Update on Council priorities -Update on CCIR travel insurance review -Communicate CAFII issues -Maintain and strengthen relationship | Pending |
| Carolyn Rogers , CEO, FICOM & Superintendent of Insurance (CCIR Vice-Chair) | -Lunch meeting in Quebec City on April 30/15 | When Carolyn is in Toronto for CCIR/related meetings | -FICOM Information Bulletin on CGI ('effecting' of CGI in BC issue) -10 yr. Review of BC Financial Institutions Act (if appropriate) -Communicate CAFII issues; maintain and strengthen relationship | Pending |
| Doug McLean, Deputy Superintendent of Insurance, FICOM | -No contact/meeting for at least past two years | When Doug is in Toronto for CCIR/related meetings | -See C. Rogers above | Pending |
| Chris Carter, Deputy Superintendent, Real Estate and Deputy Registrar, Mortgage Brokers | -Nov 10/15 meeting in Vancouver re FICOM Information Bulletin on CGI | If necessary, follow-up teleconference mtng.to obtain further clarification on CAFII questions/issues | - FICOM Information Bulletin on 'effecting' of CGI in BC issue (C. Carter has leadership responsibility for this issue) | Pending |
| Frank Chong, Deputy Superintendent, Regulation (named contact for questions on Information Bulletin) | -See C. Carter above | -See C. Carter above | -See C. Carter above | See C. Carter above |
| Harry James, Director, Policy Initiatives, FICOM (Chair of CCIR's Travel Insurance Working Group) | -Nov. 21/14: G. Grant chatted with H. James during FIA Review roundtable discussion | When Harry is in Toronto for CCIR/related meetings | -See C. Carter and C. Rogers above | Pending |
| Molly Burns, Analyst, Policy Initiatives | -Jul 28/14: call with CAFII reps re: "effecting" CGI | | | |

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| Michael de Jong, Minister of Finance | -Nov. 21/14: G. Grant represented CAFII at FIA Review roundtable discussion hosted by Minister | | | |
| Dan Ashton, Parliamentary Secretary for Finance (elected MLA) | November 10/15 mtng in Vancouver along with Elizabeth Cole; and separate mtng with Elizabeth Cole, Brian Dillon, and Kari Toovey | If necessary, follow-up teleconference mtng.to obtain further clarification on CAFII questions/issues | -10-year Review of Financial Institutions Act: follow-up on CAFII issues/concerns including recommendations of other stakeholders | Pending |
| Elizabeth Cole, Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA) | November 10/15 mtng in Vancouver along with Dan Ashton; and separate mtng along with Brian Dillon and Kari Toovey -Oct 16/15 phone discussion re Nov. 10/15 mtngs; publication of submissions to Initial Consultation Paper; next steps and timelines for completion of FIA Review | Possible follow-up mtng in Vancouver when Policy Paper is released in late 2016 | | Pending |
| Brian Dillon, Director, Financial Institutions | | | | |
| Kari Toovey, Senior Policy Advisor | | | | |
| Heather Wood, Assistant Deputy Minister | | | | |
| Marcus Gill, Executive Director | | | | |

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| Saskatchewan | | | | |
| Ron Fullan, Executive Director, Insurance Councils of Saskatchewan and CISRO Chair | -Oct. 27/15: R. Fullan gave dedicated CISRO LLQP Stakeholder Info presentation for CAFII members -Sept 22/15 CISRO LLQP Stakeholder Info Session in Toronto | When Ron is in Toronto for CISRO/CCIR/related meetings | -Restricted Insurance Agents Advisory Cttee. -Sask RIA regime and licensure issues -LLQP modernization - Update on ICS and CISRO priorities -Communicate CAFII issues -Maintain and strengthen relationship | Pending |
| April Stadnek, Director of Licensing | -Sept 22/15 CISRO LLQP Stakeholder Info Session in Toronto (B. Wycks) -Sep 30/14; Fredericton, NB (informal meeting) -November/13 in Toronto when April attended CLHIA CCOSS Seminar | When April is in Toronto for CISRO/CCIR/related meetings | | Pending |
| Roger Sobotkiewicz, former Director of Financial Consumer Affairs Authority (FCAA)'s Legal Branch, became Interim Chairperson and Superintendent of Insurance, effective Feb. 1/15 | -no previous contact; congratulatory letter on appointment sent March 4/15 | Teleconference in Q1 or Q2 2016, if necessary; after initial phone call(s) to Jan Seibel re explanation, clarification of Draft Regulations published | -introduce CAFII and build relationship - Regulations being developed following passage of Bill 177, The Insurance Act (Saskatchewan) -ISI: Representation for Restricted Licence Holders -LLQP modernization - Update on Superintendent's priorities -Communicate CAFII issues | Pending |
| Ian McIntosh, Deputy Superintendent of Insurance | -Jul 28/14 call with CAFII reps re: "effecting CGI" | Same as above | See above | Pending |

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| Janette Seibel, Lawyer, FCAA, became lead on Bill 177 and Regulations file effective June 1/15 | <p>-Oct. 16/15 e-mail exchange (B. Wycks)</p> <p>-teleconference meeting, along with Jim Hall, on CAFII submission on Bill 177, on March 2/15</p> <p>-(subsequent telephone discussion between J. Hall and B. Wycks on May 7/15 re passage of Bill 177; and plans for Regulations to effect changes to sections of Insurance Act via “not proclaimed in force.” J. Seibel did not participate in call but received report from J. Hall)</p> | Teleconference in Q1 or Q2 2016, if necessary; after initial phone call(s) re explanation/clarification of Draft Regulations published | -Regulations being developed following passage of <i>Bill 177, The Insurance Act (Saskatchewan)</i> | Pending |

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| Manitoba | | | | |
| Ministry of Finance: | | | | |
| Ken Lofgren, Acting Superintendent of Insurance | -Appointed Spring 2015; no previous CAFII contact | When Ken or Scott is in Toronto for CCIR/related meetings | -Introduce CAFII and build/maintain relationship -Implementation of ISI regime -Representation for Restricted Licence Holders -Update on Insurance Act Review -LLQP modernization -Update on Superintendent's and Council's priorities -Communicate CAFII issues | Pending |
| Scott Moore, Deputy Superintendent of Insurance | -April 15/15 teleconference with three CAFII reps re concern about amended Insurance Act's apparent residency requirement for employees of Restricted Insurance Agents | | | |
| | -April 29/14: Winnipeg, MB | | | |
| Greg Dewar, Minister of Finance | No contact – appointed Nov/14 | TBD | TBD until CAFII has “direct ask” | Pending |
| Erin Pearson, Executive Director, Insurance Council of Manitoba: | -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Sept. 30/14: dinner in Fredericton, NB re: ISI implementation -Apr 29/14; Winnipeg, MB | When Erin is in Toronto for CISRO/related meetings | Same as above; and Insurance Council's “ISI items for further review and development” | Pending |

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| Ontario | | | | |
| FSCO: Brian Mills, appointed Interim CEO and Superintendent on October 18/14 | -January 28/15 stakeholder meeting with CCIR -November 21/14 at FSCO Life and Health Insurance Symposium | Opportunity for brief update discussion during break time at FSCO Life & Health Insurance Symposium: Friday, Nov. 20/15 | (i)-Introduce CAFII and build/maintain relationship (ii) Ontario government review of FSCO's mandate (iii) next steps, if any, in Life Insurance Product Suitability Review (iv)-CCIR review of travel insurance (v) LLQP modernization (vi)-enhancing the national CRS (vii)-Update on Superintendent's priorities (viii)-communicate CAFII issues | Pending |
| Anatol Monid, Interim Executive Director, Licensing and Market Conduct Division | -June 9/15: B. Wycks had informal update conversation with A. Monid at CAFII Reception -January 28/15 stakeholder meeting with CCIR -November 21/14 at FSCO Life and Health Insurance Symposium | Opportunity for brief update discussion during break time at FSCO Life & Health Insurance Symposium: Friday, Nov. 20/15 | Same as above; and on-site examinations of life agents and life insurer compliance examination program | Pending |
| Isabel Scovino, appointed Director, Market Conduct Regulation Branch in Nov/14 | -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Nov 21/14 at FSCO Life & Health Insurance Symposium -Nov 13/14 re: Report on Joint Review (FSCO and AMF) of National Complaint Reporting System (CRS) | Opportunity for brief update discussion during break time at FSCO Life & Health Insurance Symposium: Friday, Nov. 20/15 | Item (vi) above | Pending |

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| Ministry of Finance Charles Sousa, Minister Three-member Expert Panel advising on Government's review of FSCO's mandate | -CAFII made submission to OMAF on "Proposed Regulations Related to Parts V and VII of the Insurance Act" on May 19/15 -July 30/15 life & health insurance sector roundtable meeting (P. McCarthy and G. Grant) -May 21/15 informal meeting | One-on-one meeting for CAFII (Board member representation) with Expert Panel in Fall 2015, following release of Preliminary Position Paper | -discuss positions outlined in Position Paper; follow-up on CAFII's written submission; ask questions; dialogue. | Pending (such follow- up meetings not encouraged in Position Paper) |
| Quebec | | | | |
| AMF: Louis Morisset, CEO; Patrick Dery, Superintendent, Solvency (appointed CCIR Chair effective April 1/15) | -Apr 8/14: Montreal, QC -Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -April 29/15 meeting in Quebec City, along with AMF staff executives Eric Stevenson, Nathalie Sirois, and Louise Gauthier | -Oct. 4/16 in Montreal: CAFII annual liaison mtng with AMF When Patrick is in Toronto for CCIR/related meetings | -(i)AMF final paper on electronic commerce in insurance, setting out Orientations/expectations -(ii)Distribution Guide template and implementation timelines -LLQP modernization -enhancing the national CRS -Update on AMF priorities -Communicate CAFII issues -Maintain and strengthen relationship | Pending Pending |

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| Eric Stevenson, Superintendent, Client Services and Distribution Oversight | -Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -January 28/15 stakeholder meeting with CCIR -January 30/15 meeting in Toronto, along with L. Gauthier, re (i) and (ii) | When Eric is in Toronto for CCIR/related meetings | -See above | Pending |
| Ministry of Finance Carlos Leitao, Minister Richard Boivin, Assistant Deputy Minister, Financial Institution Policy and Corporate Law Guillaume Caudron, Chief of Staff | N/A | -Q4 2015 teleconference with Ministry officials -Q4 2015 in-person meeting with Ministry officials, likely in Quebec City, if necessary | CAFI and other stakeholder submissions in response to Report on the Application of the Act respecting the distribution of financial products and services | Pending |
| Atlantic Canada | | | | |
| Joint Forum of Insurance Regulators (four provinces) | Oct 1/14: Fredericton, NB | Spring or Fall 2016 | TBD | Deferred to 2016 |
| New Brunswick | | | | |
| Angela Mazerolle, Superintendent of Insurance | Oct 1/14: Fredericton, NB | None planned for 2015 | TBD | Deferred to 2016 |
| David Weir, Deputy Superintendent of Insurance | -Sept. 22/15 CISRO LLQP Info Session in Toronto (B. Wycks) -June 9/15 teleconference re New Brunswick licensing issues -Oct 1/14: Fredericton, NB | When David is Toronto for CISRO/related meetings | -Development of online licensing system -legislative/regulatory change to support electronic beneficiary designations -other New Brunswick licensing issues | Pending |

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| Jay Reid, Investment Attraction Officer, Opportunities New Brunswick | -Jun 3/14: Toronto, with Adam Mitton of predecessor organization Invest New Brunswick | When Jay is in Toronto; or alternatively via teleconference, as necessary | - CAFII submission re: Insurance Act and regulatory process changes necessary to support business efficiency and further inbound investment and additional jobs in New Brunswick | Pending |
| Ronald Godin, Consumer Advocate for Insurance | No contact | | -Introduce CAFII and build relationship -Position CAFII as an information resource | Pending |
| Nova Scotia | | | | |
| William Ngu, Acting Superintendent of Insurance | -Appointed June 2015; no previous CAFII contact | When William is in Toronto for CCIR/related meetings | -Review of life and accident & sickness provisions of Insurance Act (D. Murphy confirmed on April 22/15 that this is unlikely to occur in 2015) -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues -Build and strengthen relationship | Pending |
| PEI | | | | |
| Superintendent Robert Bradley | -Oct 1/14: Fredericton, NB | Q4 2015 or Q1 2016 in PEI or Toronto, if necessary | -Review of life and accident & sickness provisions of Insurance Act (on April 23/15, R. Bradley advised that this may get underway in late 2015) -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues -Maintain and strengthen relationship | Pending |
| Newfoundland | | | | |
| John O'Neill, Superintendent of Insurance | -N/A; appointed in October 2015 | When John is in Toronto for CCIR/related meetings | -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues -Maintain and strengthen relationship | Pending |

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| FEDERAL/NATIONAL | | | | |
| Carol Shevlin, Policy Manager, CCIR *Retiring at end of 2015 | -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Liaison lunch with B. Wycks on Feb. 23/15 -January 28/15 stakeholder meeting with CCIR | -Nov. 20/15 relationship transition lunch meeting with three CCIR Policy Managers (C. Shevlin, S. Jacobs and M. Boyle) -December 8/15 CAFII Holiday Season Reception | -CCIR review of travel health insurance -Annual Statement on Market Conduct -Possible CCIR speakers/panelists at 2016 CAFII Annual Members Luncheon -Update on CCIR 2014-17 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship -possible CAFII webinar(s) for CCIR audience | Confirmed Confirmed |
| Sean Jacobs, Policy Manager, appointed July 2015 Martin Boyle, Policy Manager, appointed September 2015 | -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) -Oct. 8/15 at CLHIA CCOS Fall Seminar (B. Wycks) | - Nov. 20/15 relationship transition lunch meeting with three CCIR Policy Managers (C. Shevlin, S. Jacobs and M. Boyle) -December 8/15 CAFII Holiday Season Reception | -Recognition and tribute to Carol, upon her imminent retirement at end of 2015 (confirmed as agreeable to her) | Confirmed Confirmed |

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| Patrick Dery, Chair, CCIR (Superintendent, Solvency, AMF) | -Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec -April 29/15 meeting in Quebec City, along with CCIR Vice-Chair Carolyn Rogers | When Patrick is in Toronto for CCIR/related meetings | -CCIR review of travel health insurance -Update on CCIR 2014-17 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship | Pending |
| Carolyn Rogers, CCIR Past-Chair and current Vice-Chair (CEO, FICOM & Superintendent of Insurance) | -April 29/15 in Quebec City, along with CCIR Chair Patrick Dery -January 28/15 stakeholder meeting with CCIR -Oct 7/14: Toronto, ON at CAFII Regulator Reception | When Carolyn is in Toronto for CCIR/related meetings | See above | |
| Harry James, Chair, CCIR Travel Insurance Working Group (TIWG) (Director, Policy Initiatives, BC FICOM) | -March 24/15 meeting with CAFII EOC re draft industry survey of travel insurance underwriters -January 30/15 and December 10/14, CAFII participated in TIPIP meetings with CCIR Working Group on Travel Insurance | Q4 2015 or Q1 2016 meeting when Harry is in Toronto for CCIR/related meetings | -highlights/findings of CCIR survey of travel health insurers -CAFII survey on consumer satisfaction with travel health insurance -issues/positions to be included in Issues Paper for industry consultation in 2016 | Pending |
| Ron Fullan Chair (SK); G. Matier (BC); J. Abram (AB), W. Martinson (AB); D. Weir (NB) CISRO | -Oct. 27/15: R. Fullan gave dedicated CISRO LLQP Stakeholder Info presentation for CAFII members -September 22/15 CISRO LLQP Stakeholder Info Session | When Ron is in Toronto for CISRO/related meetings | -LLQP modernization -possible CISRO Strategic Plan | Pending |

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| Jeremy Rudin, Superintendent, Office of the Superintendent of Financial Institutions (OSFI) | No contact – appointed June/14 | None | -introduce/educate about CAFII, CGI and alternate distribution -build relationship -invite to be speaker at a CAFII Reception event TBD | Watch/ monitor |
| Sarah Bradley, Ombudsman, OBSI (appointed Sept. 14/15) | None | None | | Watch/ monitor |
| Financial Consumer Agency of Canada (FCAC): | | | | |
| Lucie Tedesco, Commissioner | -May 1/15: B. Wycks made self- introduction and chatted with L. Tedesco, following her speech at CLHIA Conference | | | |
| Brigitte Goulard, Deputy Commissioner | -Jun 10/14 | | | |
| Jane Rooney, Financial Literacy Leader | -Feb 10/15 (presentation at CAFII Annual Luncheon) | | | |
| Jeremie Ryan, Director, Financial Literacy and Consumer Education | -Feb. 10/15 | Q4 2015 (either in-person in Ottawa or Toronto; or via teleconference) | -CAFII proposed enhancements to FAQs and other content on FCAC web site re creditor insurance -CAFII involvement in consumer financial literacy initiatives, including Financial Literacy Month | Pending |
| Karen Morgan, Marketing Officer | -Jan 9/14 | | | |