

CAFII Regulator and Policy-Maker Visit Plan 2015

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|---|--|---|----------------------|
| 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 in 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) -Update on CCIR travel insurance review -Update on FICOM priorities -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 | | Pending |
| Chris Carter, Acting Head, Market Conduct Supervision (replaced K. Mactaggart Wright in Aug./15). Full-time job is Deputy Superintendent, Real Estate and Deputy Superintendent, Mortgage Brokers | No previous contact with CAFII | Sept/15 follow-up call to set up teleconference for CAFII members to discuss issues/concerns with Information Bulletin; followed, if necessary, by Q4 2015 meeting in Vancouver | - FICOM Information Bulletin on CGI, ie. 'effecting' of CGI in BC issue (C. Carter has leadership responsibility for this issue) | Pending |
| 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 Jul 28/14: call with CAFII reps re: "effecting" CGI | Not directly involved in current CAFII-relevant FICOM issues | | N/A |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|---|---|---|--|-----------------------|
| <p>Michael de Jong, Minister of Finance</p> <p>Dan Ashton, Parliamentary Secretary for Finance (elected MLA)</p> <p>Elizabeth Cole, Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA)</p> <p>Heather Wood, Assistant Deputy Minister</p> <p>Marcus Gill, Executive Director</p> | <p>Nov. 21/14: G. Grant represented CAFII at FIA Review roundtable discussion hosted by Minister</p> | <p>Sept/15 follow-up call to Ministry officials re publication of stakeholder submissions, timing of public report on initial input received, etc.; followed, if necessary, by Q4 2015 meeting in Victoria with Ministry of Finance officials and Dan Ashton</p> | <p>-10-year Review of Financial Institutions Act: follow-up on CAFII issues/concerns</p> | <p>Pending</p> |
| Alberta | | | | |
| <p>Alberta Insurance Council: Joanne Abram, CEO;</p> <p>Ron Gilbertson, Chair (2012-15)</p> | <p>Nov 20/14: CLHIA COSS seminar (B. Wycks); Mar 17/14; Toronto, ON</p> <p>Mar 17/14; Toronto, ON</p> | <p>When Joanne, Anthonet, or Warren is in Toronto for CISRO/CCIR/related meetings</p> | <p>-Representation for Restricted Licence Holders -Licensing for 3rd party providers -Canadian Insurance Participant Registry (CIPR) -LLQP modernization - Update on Council priorities -Communicate CAFII issues -Maintain and strengthen relationship</p> | <p>Pending</p> |
| <p>Anthonet Maramieri, COO (succeeded retired Tom Hampton at beginning of 2015)</p> <p>Warren Martinson, Legal Counsel (member of CISRO LLQP Ctte)</p> | <p>Feb 27/15: Toronto: B. Wycks met A. Maramieri and had get acquainted chat at CISRO LLQP Stakeholder Info Session</p> <p>Feb 10/14: Toronto, ON</p> | | | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|---|---|---|---|---|
| Mark Prefontaine, Superintendent of Insurance | Sep 30/14; Fredericton, NB (informal meeting) | When Mark is in Toronto for CCIR/related meetings | See above | Pending |
| David Sorensen, Deputy Superintendent of Insurance | No face-to-face contact to date - <i>appointed Sep 15/14; CAFII congratulatory letter sent</i> | When David is in Toronto for CCIR/related meetings | See above - and introduce CAFII | Pending |
| Laurie Balfour, Director, Financial Compliance, Insurance Regulation and Market Conduct Branch | Sep 30/14: Fredericton, NB (informal meeting) Jul 28/14: call with CAFII reps re: "effecting of CGI" | When Laurie is in Toronto for CCIR/related meetings | See above | Pending |
| Robin Campbell, President of Treasury Board and Minister of Finance | No contact – appointed Sept 15/14 | TBD | TBD until CAFII has a "direct ask" | Pending |
| Saskatchewan | | | | |
| Ron Fullan, Executive Director, Insurance Councils of Saskatchewan and CISRO Chair | June 5/15 CISRO LLQP Stakeholder Info Session | When Ron is in Toronto for September 22/15 CISRO LLQP Stakeholder Info Session | -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 | R. Fullan requested a short meeting with B. Wycks on Sask. issue, following Sept. 22/15 LLQP mtng. |
| April Stadnek, Director of Licensing | Sep 30/14; Fredericton, NB (informal meeting) November/13 in Toronto when April attended CLHIA CCROSS Seminar | When April is in Toronto for CISRO/CCIR/related meetings | | Pending |
| Roger Sobotkiewicz, Interim Chairperson and Superintendent of Insurance | -no previous contact; congratulatory letter on appointment sent March 4/15 | See J. Seibel below. If necessary, Q4 2015 or Q1 2016 meeting in Regina | -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 |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|--|---|---|----------------------|
| Ian McIntosh, Deputy Superintendent of Insurance | Jul 28/14 call with CAFII reps re: "effecting CGI" | Same as above | See above | Pending |
| Janette Seibel, Lawyer, FCAA, became lead on Bill 177 and Regulations file effective June 1/15 | -teleconference meeting, along with Jim Hall, on CAFII submission on Bill 177, on March 2/15 -(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) | Q4 2015 or Q1 2016 follow- up call to set up teleconference for CAFII members to discuss issues/concerns with Draft Regulations published; followed, if necessary, by Q4 2015 or Q1 2016 meeting in Regina | -Regulations being developed following passage of Bill 177, The Insurance Act (Saskatchewan) | Pending |
| Manitoba | | | | |
| Ministry of Finance: Jim Scalena, Superintendent *Retired at end of 2014 Ken Lofgren, Acting Superintendent of Insurance | April 29/14; Winnipeg, MB Appointed Spring 2015; no previous CAFII contact | | -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 |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|---|--|---|---|
| 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 | When Ken or Scott is in Toronto for CCIR/related meetings | | |
| 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: | 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 |
| 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 | Possible meeting in conjunction with FSCO Life & Health Insurance Symposium: Friday, Nov. 20/15 Q4 2015: get acquainted lunch or dinner meeting | (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 Pending unqualified appointment as CEO and Supt. |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|--|---|---|------------------------------|
| 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 | Possible meeting in conjunction with 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 | 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) | Possible meeting in conjunction with FSCO Life & Health Insurance Symposium: Friday, Nov. 20/15 | Item (vi) above | Pending |
| Ministry of Finance Charles Sousa, Minister | CAFII made submission to OMAF on "Proposed Regulations Related to Parts V and VII of the Insurance Act" on May 19/15 | | | |
| Three-member Expert Panel advising on Government's review of FSCO's mandate | July 30/15 life & health insurance sector roundtable meeting (P. McCarthy and G. Grant) May 21/15 informal meeting | Seek exclusive, 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 |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|---|---|---|----------------------|
| Quebec | | | | |
| AMF: Louis Morisset, CEO; Patrick Dery, Superintendent, Solvency (appointed CCIR Chair effective April 1/15) Eric Stevenson, Superintendent, Client Services and Distribution Oversight | Apr 8/14: Montreal, QC April 29/15 meeting in Quebec City, along with AMF staff executives Eric Stevenson, Nathalie Sirois, and Louise Gauthier January 28/15 stakeholder meeting with CCIR January 30/15 meeting in Toronto, along with L. Gauthier, re (i) and (ii) | Liaison lunch and meeting in conjunction with October 6/15 CAFII Board meeting, to be hosted by Desjardins in Levis, Quebec | -(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 | Confirmed |
| Ministry of Finance Carlos Leitao, Minister Richard Boivin, Assistant Deputy Minister, Financial Institution Policy and Corporate Law Guillaume Caudron, Chief of Staff | N/A | Oct/15 follow-up call to Ministry officials re publication of stakeholder submissions, next steps and their timing; followed, if necessary, by Q4 2015 meeting in Quebec City with Ministry officials | CAFII submission 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 |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|--|---|--|------------------------------|
| 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 | 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 -renewed consultation on Rule re licensing fees -other New Brunswick licensing issues | Pending |
| Jay Reid, Investment Attraction Officer, Opportunities New Brunswick | Jun 3/14: Toronto, with Adam Mitton of predecessor organization Invest New Brunswick | Q3 2015 when Jay is in Toronto; or alternatively via teleconference | - 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 | 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) | 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) -LLQP modernization -Update on Superintendent's priorities -Communicate CAFII issues -Maintain and strengthen relationship | Pending |
| Newfoundland | | | | |
| Craig Whalen, Deputy Superintendent | Oct 1/14: Fredericton, NB | None in 2015 | N/A | Deferred to 2016 |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|---|---|--|---|--|
| FEDERAL/NATIONAL | | | | |
| <p>Carol Shevlin, Policy Manager, CCIR *Retiring at end of 2015</p> <p>Sean Gamble, Policy Manager, appointed July 2015</p> <p>Martin Boyle, Policy Manager, appointed September 2015</p> | <p>-Liaison lunch with B. Wycks on Feb. 23/15</p> <p>-January 28/15 stakeholder meeting with CCIR</p> | <p>-Q4 2015 liaison lunch for B. Wycks, EOC Chair, and one additional EOC rep. with C. Shevlin and two CCIR Policy Manager successors (S. Gamble and M. Boyle)</p> <p>-December 8/15 CAFII Holiday Season Reception</p> | <p>-CCIR review of travel health insurance -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</p> <p>-Recognition and tribute to Carol, upon her imminent retirement at end of 2015 (confirmed as agreeable to her)</p> | <p>Pending</p> <p>Confirmed</p> |
| <p>Patrick Dery, Chair, CCIR (Superintendent, Solvency, AMF)</p> <p>Carolyn Rogers, CCIR Past-Chair and current Vice-Chair (CEO, FICOM & Superintendent of Insurance)</p> | <p>April 29/15 meeting in Quebec City, along with CCIR Vice-Chair Carolyn Rogers</p> <p>April 29/15 in Quebec City, along with CCIR Chair Patrick Dery</p> <p>January 28/15 stakeholder meeting with CCIR</p> <p>Oct 7/14: Toronto, ON at CAFII Regulator Reception</p> | <p>When Patrick is in Toronto for CCIR/related meetings</p> <p>When Carolyn is in Toronto for CCIR/related meetings</p> | <p>-CCIR review of travel health insurance -Update on CCIR 2014-17 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship</p> <p>See above</p> | <p>Pending</p> |
| <p>Harry James, Chair, CCIR Travel Insurance Working Group (TIWG) (Director, Policy Initiatives, BC FICOM)</p> | <p>March 24/15 meeting with CAFII EOC re draft industry survey of travel insurance underwriters</p> <p>January 30/15 and December 10/14, CAFII participated in TIPIP meetings with CCIR Working Group on Travel Insurance</p> | <p>Q4 2015 or Q1 2016 meeting when Harry is in Toronto for CCIR/related meetings</p> | <p>-highlights/findings of CCIR survey of travel health insurers -issues/positions to be included in Issues Paper for industry consultation in Q1 or Q2 2016</p> | <p>Pending</p> |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status Sept 16/15 |
|--|---|---|--|----------------------|
| Ron Fullan Chair (SK); G. Matier (BC); J. Abram (AB), W. Martinson (AB); D. Weir (NB) CISRO | June 5/15 CISRO LLQP Stakeholder Info Session Feb 27/15: CISRO LLQP Stakeholder Info Session | When Ron is in Toronto for September 22/15 LLQP Stakeholder Info Session | -LLQP modernization -possible CISRO Strategic Plan | Confirmed |
| Jeremy Rudin, Superintendent, Office of the Superintendent of Financial Institutions | 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 | Watch/ monitor |
| Sarah Bradley, Ombudsman, OBSI (appointed Sept. 14/15) | None | None | TBD | Watch/ monitor |
| Financial Consumer Agency of Canada (FCAC): Lucie Tedesco, Commissioner Brigitte Goulard, Deputy Commissioner Jane Rooney, Financial Literacy Leader Jeremie Ryan, Director, Financial Literacy and Consumer Education Karen Morgan, Marketing Officer | May 1/15: B. Wycks made self-introduction and chatted with L. Tedesco, following her speech at CLHIA Conference Jun 10/14 Feb 10/15 (presentation at CAFII Annual Luncheon) Feb. 10/15 Jan 9/14 | 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 |