

2019 CLHIA Compliance and Consumer Complaints

Mar. 7/19

A N N U A L C O N F E R E N C E

May 8 - 10, 2019
Hilton Niagara Falls
Niagara Falls, Ontario

“Regulatory Influences on Compliance: Lighting the Path Ahead”

Wednesday, May 8, 2019	
Time	Session
ALL PLENARY SESSIONS WILL BE HELD IN	
8:00 am	Registration and Sponsor Exhibit Area Open
8:00 – 8:55 am	Breakfast
8:55 – 9:00 am	Opening Remarks from Your Conference Co-Chairs John Lewsen , Chief Compliance Officer, BMO Life Assurance Company Valerie Howes , AVP Special Investigations and Consumer Complaints Legal, Compliance & SIU Department, Foresters Financial
9:00 – 9:30 am	Tone at The Top, Global L&H Trends - Driving the Right Discussions Hear how a global transformation is happening across the entire spectrum of our industry, and how that impacts upon the purpose of our industry. As Compliance and Complaint professionals, learn what you can do to drive the right discussions, and how to light the path ahead to be future ready. Speaker: Monica Ningen , President and CEO, Swiss Re Canada and English Caribbean
9:30 – 10:15 am	Economic Update How will the Canadian dollar perform and where will interest rates move over the coming year? Come hear from a leading bank economist about the Canadian economic outlook, both federal and provincial. Speaker: Sal Guatieri , Senior Economist and Director, BMO Capital Markets
10:15 – 10:45 am	Update from the Canadian Council of Insurance Regulators Join us for the annual update from our inter-jurisdictional association of insurance regulators on their priorities and current initiatives. Speaker: Brian Mills , Vice-Chair of CCIR and CEO and Superintendent of Financial Services, FSCO
10:45 – 11:00 am	Refreshment Break and Sponsor Exhibit Area Open

11:00 – 12:00 pm	<p>Regulatory Perspectives from Across Canada It's time to hear from our panel of insurance superintendents. Our panelists will discuss their regulatory priorities, perspectives on current issues in life and health insurance and where they see our industry headed in the future.</p> <p>Panelists: Angela Mazerolle, Superintendent of Pensions and Superintendent of Insurance, Financial and Consumer Services Commission, New Brunswick Michael McTavish, Acting Executive Director, Market Conduct, Financial Institutions Commission, British Columbia Julien Reid, Directeur principal de l'encadrement des institutions financières, de la résolution et de l'assurance-dépôts, Autorité des marchés financiers, Quebec Glen Padassery, EVP of Policy, Financial Services Regulatory Authority of Ontario</p> <p>Moderator: Nancy Carroll, Partner, McCarthy Tetrault</p>
12:00 – 1:30 pm	Lunch and Sponsor Exhibit Area Open
1:30 – 2:30 pm	Workshop A
1	<p>How Companies Are Implementing FTC Guidelines (Members only) The fair treatment of consumer guidance underpins the life and health insurance sectors consumer-centric approach to the distribution of insurance. We have recently seen the emergence of new and revised regulatory guidance from the CCIR and in several provinces. This panel will examine how expectations are implemented and evaluated.</p> <p>Speaker: Jodi Ziegler, AVP & Chief Compliance Officer, Retail Markets, Manulife</p> <p>Moderator:</p>
2	<p>Use of Data Analytics in a Company's Market Conduct Program How we are utilizing data analytics to gain a comprehensive view of our advisors and to identify possible areas of misconduct. Escalations of those identified areas of misconduct and how the Compliance team investigates.</p> <p>Panelists: Tim Hartman, Head of Technology Strategy for Compliance, Manulife Cindy L. Bauder, Manager, Market Conduct Compliance, Manulife</p>
3	<p>OLHI Update OLHI will provide an update of their activities. This will include an overview of OLHI's dispute resolution function, some key findings as published in their Annual Report, and a case study to illustrate how complaints would be resolved.</p> <p>Speaker: Yogini Parthasarathy Deputy Ombudsman, OLHI</p>
4	<p>New Challenges in Underwriting Covering topics such as automatic underwriting and electronic applications, genetic testing and gender identity.</p> <p>Speaker: Carla Fehr, Innovation Underwriting Consultant, The Great-West Life Assurance Company, London Life Insurance Company, The Canada Life Assurance Company</p>
2:30 – 2:45 pm	Refreshment Break and Sponsor Exhibit Area Open

2:45 – 3:45 pm	<p>Corporate Governance Guideline, Key Changes to Board Operations</p> <p>In September last year, OSFI finalized its revamped Corporate Governance Guideline to simplify communications between management and the Board and to ensure that the Board's duties were strategic in nature. Find out from our panel whether the changes have achieved their intended purpose, and how companies are managing the new guidance.</p> <p>Panelists: Robert McDowell, Partner, Faskens David Grad, EVP, General Counsel and Corporate Secretary, Chief Compliance Officer and Ombudsman, Primerica Life Insurance Company of Canada Jeremy W. Trickett, SVP, Corporate Secretary and Chief Governance, Great West Lifeco. Inc.</p>
3:45 – 4:30 pm	<p>OmbudService Issues Panel</p> <p>The Panel will discuss current matters in alternative dispute resolution, and other issues that relate to complaints.</p> <p>Panelists: Sherri Langford, Director, Compliance, La Capitale Financial Security Insurance Company Valerie Howes, AVP Special Investigations and Consumer Complaints Legal, Compliance & SIU Department, Foresters Financial Cindy Weber, Manager, Complaints Investigations, Customer Care Team, Manulife</p> <p>Moderator:</p>
4:30 – 5:00 pm	<p>FSRA</p> <p>The recently established Financial Services Regulatory Authority is carving a new regulatory path in Ontario. Hear about how the Authority will operate, its regulatory priorities and vision for the future.</p> <p>Speaker: Glen Padassery, EVP of Policy, Financial Services Regulatory Authority of Ontario</p>
5:30 – 7:00 pm	<p>Welcome Reception</p> <p>Join us for refreshments, networking and a chance to visit with our sponsors.</p>
7:00 – 9:00 pm	<p>Enjoy Your Evening in Niagara Falls</p> <p>See Registration Desk for restaurant suggestions – Please make your own reservation.</p>
Thursday, May 9, 2019	
Time	Session
ALL PLENARY SESSIONS WILL BE HELD IN	
7:30 – 8:30 am	Breakfast
8:30 – 9:15 am	<p>AI & Compliance</p> <p>Panelists: Andrew Fitzpatrick, Assistant Vice President, Public Policy and Industry Affairs, The Great-West Life Assurance Company, London Life Insurance Company, The Canada Life Assurance Company</p>
9:15 – 9:45 am	<p>Update from the Office of the Superintendent of Financial Institutions</p> <p>Come and hear from our federal regulator about the policy areas on its radar for 2019.</p> <p>Speaker: Elspeth Bowler, Managing Director, Insurance Supervision Sector, OSFI</p>

9:45 – 10:30 am	<p>Quebec Update</p> <p>This session will help you stay on top of changes associated with implementation of new insurance and distribution legislation in Quebec. Hear details about: the new regulation respecting alternative distribution methods; documents that will replace the distribution guide; and plans for the public life insurance registry. We'll also discuss the progress of updates to AMF guidelines including the guidelines on risk management for IT, and sound commercial practices. Hear about amendments to the Quebec privacy legislation which are underway.</p> <p>Speaker: Julien Reid, Directeur principal de l'encadrement des institutions financières, de la résolution et de l'assurance-dépôts, Autorité des marchés financiers, Quebec</p>
10:30 – 11:00 am	<p>Privacy Update</p> <p>Hear about the latest developments on the topic of privacy including the federal Innovation Science and Economic Development (ISED) consultation on the digital and data driven economy, the impact of GDPR, mandatory breach reporting and an update on current case law.</p> <p>Office of the Privacy Commissioner of Canada (invited)</p>
11:00 – 11:15 am	Refreshment Break and Sponsor Exhibit Area Open
11:15 – 12:15 pm	Workshop B
1	<p>Issues and Complaints Investigations (Members Only)</p> <p>This panel will explore common issues that are being experienced in complaints investigations. This panel will look at trends, challenges, and how complaints are evolving.</p> <p>Panelists: Valerie Robb, Initiatives Manager & Ombudsman, The Empire Life Insurance Company Jean Lamy, Ombudsman, Manulife</p>
2	<p>Group Insurance</p> <p>The panel will look at the issues impacting group insurance such as: pharmacare, anti-fraud initiatives, and the new G-19 guideline on compensation disclosure.</p> <p>Panelists: Erica Hiemstra, Assistant Vice President, Market Conduct Policy and Regulation, Canadian Life and Health Insurance Association Kate Walker, Senior Counsel, Canadian Life and Health Insurance Association Deanna Remenyi, Director, Public Affairs, Sun Life Financial</p>
3	<p>Anti-Money Laundering and Anti-Terrorist Financing</p> <p>There is no shortage of legislative and regulatory activity in the AML-ATF world. At this workshop you will learn about new requirements expected in the "second" regulatory package. You will also hear about reforms being considered as part of the statutory 5-year review of the AML/ATF legislation, including the government's response to the House Finance Committee recommendations.</p> <p>Panelists: Carrie Hagerman, Relationships and Guidance Manager, Compliance FINTRAC Alexandra Orchard, Manager, AML/ATF Compliance, The Great-West Life Assurance Company, London Life Insurance Company, The Canada Life Assurance Company</p>

4	<p>Current Issues in Alternate Distribution Participate in an open discussion regarding current issues involving the channels, products, and industry oversight standards relating to alternate distribution. Discussion topics will include restricted licensee representation on provincial insurance councils, recent regulatory activities in Ontario, and the possibility of restricted licensing regimes in British Columbia and New Brunswick.</p> <p>Panelists: Azmina Karim-Bondy, Chief Legal Counsel, Dealer Services and Special Markets Solutions, Industrial Alliance Fay Coleman, Manager, TDI Compliance, TD Insurance Diane Quigley, Director, Credit Insurance Product and Pricing, CUMIS Life Insurance</p> <p>Moderator: Sarah Hobbs, Director Policy, Canadian Life and Health Insurance Association</p>
12:15 – 1:30 pm	<p>Lunch and Sponsor Exhibit Area Open Francophone Luncheon Join an open discussion on current issues in life and health insurance in the province of Quebec.</p> <p>Panelists: Michèle Hélie, Director, Quebec Affairs and Market Conduct Policy and Regulation Canadian Life and Health Insurance Association Jean Lamy, Ombudsman, Manulife</p>
1:30 – 2:30 pm	<p>Chief Compliance Officers Panel A panel of senior industry compliance officers will discuss key priorities and challenges.</p> <p>Panelists: Kevin Cloherty, Chief Compliance Officer, Manulife Paul Petrelli, Senior Vice President and Chief Compliance Officer, Sun Life Financial</p> <p>Moderator: Stikeman</p>
2:30 – 3:00 pm	<p>Federal Financial Sector Framework Review This session will cover the 2019 federal financial sector framework review being conducted by the Department of Finance including the topics of infrastructure and insurtech.</p> <p>Speaker:</p>
3:00 – 3:10 pm	Election of Members of the Executive Committees of the Compliance Section and the Consumer Complaints Officers Section
3:10 – 3:30 pm	Refreshment Break
3:30 – 4:30 pm	Workshop C
1	<p>Senior Client Complaints Complaints from senior clients are often unique in nature and responding to these complaints present distinct challenges. For example, complaints may refer to possible issues that occurred many years ago and involve advisors who are now retired. The complainant may have capacity issues. This workshop will explore these issues and others in a panel discussion.</p> <p>Panelists: Laura Tamblyn Watts, Chief Public Policy Officer, Canadian Association of Retired People, (CARP) Sherri Langford, Director, Compliance, La Capitale Financial Security Insurance Company</p> <p>Moderator: Justin Glinski, Director, Market Conduct Policy and Regulation, Canadian Life and Health Insurance Association</p>

2	<p>Decrypting Compliance in the Cryptoverse Blockchain and cryptocurrencies offer compelling innovative solutions for insurance, but in a very unfamiliar landscape. Built on infrastructure we do not control, with transactions processed using digital currency that is not issued by a state, these solutions present novel compliance challenges. In this session, we explore the conundrum at the intersection of blockchain and compliance.</p> <p>Speaker: Jeff Bryan, Lead Investigator, Canadian Division Compliance, Manulife</p>
3	<p>Be Internal Audit Ready! This workshop will examine the audit cycle: how to prepare and how to stay in control of the process. Actual audit scenarios will be discussed that will explore how to reframe audit questions and foster clear understanding. We will look at FINTRAC's new guidance on two-year effectiveness review, the pros and cons of a 24-month long audit.</p> <p>Panelists: Mary Moffett, Chief Compliance Officer, Swiss Reinsurance Company Ltd. John Lewsen, Chief Compliance Officer, BMO Life Assurance Company</p>
4	<p>Travel Update In the context of the continued media and regulatory attention surrounding the availability of hospital beds and the ability of families to repatriate their injured loved ones home to Canada, learn about patient placement processes in Ontario and the Ministry of Health funded initiative, CritiCall. Two years on, learn about how the industry has applied and implemented concepts from CCIR's Travel Health Insurance Products Position Paper in day-to-day business and how its leading to better customer outcomes. We will also discuss the insurer survey CCIR plans to carry out later this year.</p> <p>Panelists: Miranda Hanna, Manager of Case Management, Active Care Management Anthony Lin, Senior Counsel, Insurance, Manulife & Corporate Secretary, First North American Insurance Company, Manulife</p>
6:00 – 9:00 pm	Reception and Dinner at Ravine Winery
Friday, May 10, 2019	
Time	Session
ALL PLENARY SESSIONS WILL BE HELD IN	
7:30 – 8:30 am	Breakfast
8:30 – 9:15 am	<p>Government Relations Join our panel of seasoned Government Relations experts to learn about the hot issues requiring their attention and the techniques they use to influence all levels of government.</p> <p>Panelists: Ali Ghiassi, Vice-President Industry Affairs and Government Relations, The Great-West Life Assurance Company, London Life Insurance Company, The Canada Life Assurance Company Chris Donnelly, Vice-President and Counsel, Regulatory and Public Affairs, Manulife Alanna Boyd, Vice-President, Government Relations, Regulatory Affairs & Sustainability, Sun Life Financial</p>
9:15 – 10:15 am	<p>Provincial Insurance Councils Panel We've put together a panel of the heads of Canada's provincial Insurance Councils to discuss their views on hot topics in the industry, including: continuing education, errors and omissions insurance, restricted licensing and market conduct. Hear what the latest developments are and what to expect looking forward.</p> <p>Panelists: Joanne Abram, Chief Executive Officer, Alberta Insurance Council</p>

	April Stadnek , Director of Strategic Initiatives, Insurance Councils of Saskatchewan Barbara Palace Churchill , Executive Director, Insurance Council of Manitoba Janet Sinclair , Executive Director, Insurance Council of British Columbia
10:15 – 10:30 am	Refreshment Break and Sponsor Exhibit Area Open
10:30 – 11:00 am	CLHIA Priorities CLHIA's President will speak about current industry priorities. Speaker: Stephen Frank , President and Chief Executive Officer, Canadian Life and Health Insurance Association
11:00 – 11:45 pm	Sales Practices and Advisor Oversight Speaker: Jill McCutcheon , Partner, Torys LLP
12:00 pm	Closing Remarks by Co-Chairs