

CAFII Regulator and Policy-Maker Visit Plan 2018-19

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|--|--|---|-------------------------|
| British Columbia | | | | |
| Insurance Council of BC: Janice Sinclair, Executive Director (started November 1/17) | -liaison meeting on May 3/18 during CLHIA Conference in Calgary -October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | -CAFII's views on optimal features of an RIA regime in BC -CAFII's views on "post-claims underwriting" myth perpetuated by advice-based channel -Council's current view on 10-Year Review of Financial Institutions Act -Representation of alternate distribution/non-resident sellers on Council -Update on Council priorities | -Pending |
| FICOM: Frank Chong, Acting Superintendent of Financial Institutions (effective August 1/16) | -Oct.25/17 CAFII Stakeholder Dialogue with CCIR in Toronto -liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -Nov 10/15 in Vancouver re CGI Information Bulletin | -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | -future of FICOM if proposals made in Ministry of Finance's "Preliminary Recommendations Paper" are brought to fruition -FICOM Information Bulletin on CGI ('effecting' of CGI in BC issue: ED and EOC to monitor re need for meeting/ dialogue around any member or industry issues re compliance with CGI Info Bulletin | -Pending |
| Doug McLean, Deputy Superintendent of Insurance | -liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See F. Chong above | -See F. Chong above | -Pending |
| Chris Carter, Acting Superintendent, Real Estate and Acting Registrar, Mortgage Brokers (effective August 1/16) | -April 14/16 teleconference re CAFII follow-up letter - Follow-up letter, seeking clarification on CGI Info Bulletin key issues, sent March 15/16 - Nov 10/15 in Vancouver re CGI Information Bulletin | -See F. Chong above | -See F. Chong above | -Pending |

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| Michael McTavish, Acting Executive Director, Market Conduct (joined FICOM in Spring 2017) | -liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See F. Chong above | -See F. Chong above | -Pending |
| Lorena Dimma, Director, Market Conduct (assuming Harry James' former policy advisor role re 'effecting' of CGI issue) | -April 14/16 teleconference re CAFII's March 15/16 follow-up letter on CGI Info Bulletin | -See F. Chong above | | |
| Harry James, Senior Regulatory Advisor (Chair of CCIR's Travel Insurance Working Group) | -liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -Dec. 8/16 cordial reply email to E. Fang, agreeing with CAFII's request that auto dealers are creditors for a moment-in-time issue be closed. -April 14/16 teleconference re CAFII's March 15/16 follow-up letter on CGI Info Bulletin | -See F. Chong above | -See F. Chong above | -Pending |
| Ministry of Finance: Carole James, Minister of Finance | -None to date. Appointed Minister of Finance in July 2017, with change in BC government. Delivered first provincial budget on September 11/17 | -See Elizabeth Cole below | TBD until CAFII has a "direct ask" at Ministerial level | -Pending |
| Lori Wanamaker, Deputy Minister of Finance | -None to date. Appointed July 2017 | -See Elizabeth Cole below | -See E. Cole below | -Pending |

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|--|--|---|---|--|
| Elizabeth Cole, Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA) (on personal leave until sometime in mid- to late 2018) | -April 20/17 and June 23/16 telephone conversations with B. Wycks re updates on expected release date of Policy Paper and other FIA Review timelines -November 10/15 in Vancouver along with Dan Ashton; and separate meeting along with Brian Dillon and Kari Toovey | -Q2 or Q3 2019 in-person or teleconference meeting with Ministry of Finance officials, if necessary. -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | -Insurance policy changes to be set out in draft revised Financial Institutions Act, expected in Q2 2019. | -Pending -Pending |
| Brian Dillon, Director, Financial Institutions | | -See Elizabeth Cole above | -See E. Cole above | -Pending |
| Kari Toovey, Acting Executive Director, Strategic Projects & Policy (head of 10-Year Review of FIA); normally Senior Policy Advisor | -liaison meeting on October 17/17 in Vancouver as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See Elizabeth Cole above | -See E. Cole above | -Pending |

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| Alberta | | | | |
| Alberta Insurance Council: Joanne Abram, CEO | <ul style="list-style-type: none"> -May 4/18 liaison meeting during CLHIA Conference in Calgary -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -June 2/17 CAFII presentation to CISRO in Saskatoon -May 4/17 liaison lunch in London, Ontario | <ul style="list-style-type: none"> -Q1 or Q2 2019 teleconference meeting to discuss Alberta Government consultation paper on plans to create a single financial services regulator in the province, once it is released -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | <ul style="list-style-type: none"> -Alberta Government consultation paper on plans to create a single financial services regulator in the province -AIC's implementation of approved definition and process for CI to be sold under existing RIA licence -Representation for Restricted Licence Holders on Life Insurance Council | <ul style="list-style-type: none"> -Pending -Pending |
| Anthonet Maramieri, COO | <ul style="list-style-type: none"> -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -March 8/17 email to B. Wycks advising of Life Council's further look at definition of credit-related insurance approved to be offered under a Restricted Certificate, at April 12/17 meeting. - April 11/16 informal discussion with B. Wycks, at CISRO LLQP Info Session - Feb 27/15: Toronto: B. Wycks met A. Maramieri and had get acquainted chat at CISRO LLQP Stakeholder Info Session | -See J. Abram above | -See J. Abram above | Pending |

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| Warren Martinson, Legal Counsel | -May 4/18 liaison meeting during CLHIA Conference in Calgary -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -June 2/17 CAFII presentation to CISRO in Saskatoon -W. Martinson in attendance at Feb. 22/17 CAFII stakeholder meeting with CCIR TIWG | -See J. Abram above | -See J. Abram above | Pending |
| Sylvia Boyetchko, Director of Licensing | -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See J. Abram above | -See J. Abram above | Pending |
| Treasury Board and Ministry of Finance: Nilam Jetha, Superintendent of Insurance (made permanent at beginning of 2017, following one year interim period) | -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -Q1 or Q2 2019 teleconference, if necessary, re Alberta Government consultation on creating a single financial services regulator in the province -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | -Alberta Government plans to create a single financial services regulator in the province -Update on Superintendent's priorities -Communicate CAFII issues; build and strengthen relationship | -Pending -Pending |

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| David Sorensen, Deputy Superintendent of Insurance | -May 2/18 brief catch-up liaison discussion with K. Martin and B. Wycks during CLHIA Conference in Calgary -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See N. Jetha above | -See N. Jetha above | Pending |
| Laurie Balfour, Director, Financial Compliance, Insurance Regulation and Market Conduct Branch (Chair of CCIR Insurance Core Principles Implementation Ctte) | -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -CAFII 20 th Anniversary: April 5/17 -Sep 30/14: Fredericton, NB (informal meeting) -Jul 28/14: call with CAFII reps re: “effecting of CGI” | -See N. Jetha above | -Alberta Government plans to create a single financial services regulator in the province -See N. Jetha above | Pending |
| Wayne Maday, Director, Insurance Policy | -liaison meeting on October 18/17 in Edmonton as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers | -See N. Jetha above | -Alberta Government plans to create a single financial services regulator in the province -See N. Jetha above | Pending |
| Joe Ceci, President of Treasury Board and Minister of Finance | No contact – appointed May 24/15 | -None at this time | TBD until CAFII has a “direct ask” at Ministerial level | |
| Saskatchewan | | | | |

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| Insurance Councils of Saskatchewan: Ron Fullan, Executive Director, (CISRO Chair) | <ul style="list-style-type: none"> -October 2018 teleconference meeting between B. Wycks and K. Martin, CAFII, and R. Fullan and A. Stadnek, ICS, re licensing requirements amendments being made to address industry's concerns related to what revised Insurance Act and related Regulations seem to be calling for. -July 17/18 joint CLHIA/CAFII Working Group meeting with R. Fullan and A. Stadnek in Toronto re enhancements and tweaks to Joint Proposal for a Restricted Insurance Agents Advisory Committee in Saskatchewan -May 3/18 liaison meeting during CLHIA Conference in Calgary -October 27/17 three-way meeting in Toronto -- involving ICS (R. Fullan and A. Stadnek), CAFII, and CLHIA -- re "Representation for RIA Licence Holders in Saskatchewan" | -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | <ul style="list-style-type: none"> -establishing and implementing a Restricted Insurance Agents Advisory Committee -ICS-relevant aspects of implementation of new Saskatchewan Insurance Act and Regulations -Sask. RIA regime and licensure issues | -Pending |
| April Stadnek, Director of Compliance | <ul style="list-style-type: none"> -See R. Fullan above -May 3/18 liaison meeting during CLHIA Conference in Calgary -October 27/17 three-way meeting in Toronto -- involving ICS (R. Fullan and A. Stadnek), CAFII, and CLHIA -- re "Representation for RIA Licence Holders in Saskatchewan" | -See R. Fullan above | -See R. Fullan above | -Pending |

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| Financial Consumer Affairs Authority (FCAA): Roger Sobotkiewicz, former Director of FCAA Legal Branch, became Interim Chairperson and Superintendent of Insurance, effective Feb. 1/15 | -June 1/17 get acquainted and liaison meeting in Regina | -See J. Seibel below | -see J. Seibel below; and -introduce CAFII and build relationship -Regulations being developed following passage of <i>Bill 177, The Insurance Act (Saskatchewan)</i> -ISI: Representation for Restricted Licence Holders -Sask's imposition of PST on all insurance premiums - Update on Superintendent's priorities | -Pending (see J. Seibel below) |
| Ian McIntosh, Deputy Superintendent of Insurance | -Jul 28/14 call with CAFII reps re: "effecting CGI" | -see J. Seibel below | -see J. Seibel below; and -see R. Sobotkiewicz above | -Pending (see J. Seibel below) |

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| <p>Janette Seibel, Lawyer, became lead on Bill 177 and Regulations file effective June 1/15</p> <p>Ministry of Finance Donna Harpauer, Minister of Finance (appointed Oct/17)</p> <p>(predecessor: Kevin Doherty, whom CAFII met with on June 1/17 in Regina)</p> <p>Brent Hebert, Deputy Minister</p> | <p>-October 31/18 telephone discussion with B. Wycks re revised wording for “consumer alert/warning” re online sales of insurance, which FCAA has resolved upon for inclusion in new Regulations</p> <p>-August 10/18 teleconference with B. Wycks and K. Martin re CAFII letter of concerns re Insurance Act and related Regulations (in support of CLHIA letter)</p> <p>-June 1/17 get acquainted and liaison meeting in Regina</p> <p>-March 2017 email exchange with B. Wycks re invitation to CAFII to provide feedback on FCAA-proposed definition of TPA, for inclusion in Insurance Regulations</p> <p>-February 17/17 call to B. Wycks advising that “in force” date for new Insurance Act and Regulations had been deferred to Spring 2018</p> <p>-Jan 2017 email exchange with B. Wycks re timing of “in force” date for new Saskatchewan Insurance Act and related Regulations</p> <p>-June 1/17 get acquainted and CAFII profile-raising meeting in Regina with Minister and Ministry officials re Sask’s imposition of PST on insurance premiums</p> | <p>-Spring 2019 CAFII Western Canada Regulators and Policy- Makers Visits Tour (13-17 May, 2019 proposed)</p> <p>-Spring 2019 CAFII Western Canada Regulators and Policy- Makers Visits Tour (13-17 May, 2019 proposed)</p> | <p>-confirmation of “in force” date for new Saskatchewan Insurance Act and related Regulations</p> <p>-CAFII’s response submissions on FCAA’s several Insurance Act and Regulations consultations</p> <p>-further introduce CAFII and build relationship</p> | <p>-Pending</p> <p>-Pending</p> |

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| Manitoba | | | | |
| Ministry of Finance: Scott Moore, Deputy Superintendent of Insurance | -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto -liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFII tour of BC/Alberta/Manitoba regulators and policy-makers -CAFII 20 th Anniversary event: April 5/17 -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference) -April 15/15 teleconference with three CAFII reps -April 29/14: meeting in Winnipeg, MB | -Spring 2019 CAFII Western Canada Regulators and Policy-Makers Visits Tour (13-17 May, 2019 proposed) | -Maintain and build relationship -Representation for Restricted Licence Holders on Life Insurance Council -concern about amended Insurance Act's apparent residency requirement for employees of Restricted Insurance Agents | -Pending |
| Cameron Friesen, Minister of Finance | No contact – took office May 3/16 | -See S. Moore above | TBD until CAFII has “direct ask” at Ministerial level | -Pending |

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| Barbara Palace Churchill, Executive Director, Insurance Council of Manitoba (appointed late November 2016) | -May 3/18 liaison meeting during CLHIA Conference in Calgary -liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFI tour of BC/Alberta/Manitoba regulators and policy-makers -June 2/17 CAFI presentation to CISRO in Saskatoon -May 4/17 short get acquainted/liaison meeting in London, Ontario | -Spring 2019 CAFI Western Canada Regulators and Policy- Makers Visits Tour (13-17 May, 2019 proposed) | -CAFI response letter of March 2018 re Single Premium Insurance Policies -Introduce CAFI and build/maintain relationship -Representation for Restricted Licence Holders on Life Insurance Council -Insurance Council's "ISI items for further review and development" -communicate CAFI issues | -Pending |
| Heather Winters, Director, Licensing & Compliance | -liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFI tour of BC/Alberta/Manitoba regulators and policy-makers | -See B. Palace Churchill above | | -Pending |
| Lee Roth, Investigator | -liaison meeting on October 19/17 in Winnipeg, hosted by ICM, as part of CAFI tour of BC/Alberta/Manitoba regulators and policy-makers | -See B. Palace Churchill above | | -Pending |
| Ontario | | | | |
| FSCO: | 3 December, 2018 in-person and teleconference meeting, with FSCO re Bank CEO Attestation Re Incidental Sales of Insurance and related Market Conduct Questionnaire (held at the CLHIA offices) | | | |

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|---|---|--------------------|--|-------------------------|
| FSCO: Brian Mills, appointed Interim CEO and Superintendent on October 18/14. Will likely be FSCO's last CEO, as Ontario Government transitions to a new Financial Services Regulatory Authority (FSRA) over next two years (2017 and 2018), as stated by B. Mills at FSCO Symposium on November 25/16. | -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto -May 3/17: informal chat with K. Martin during CLHIA Conference -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -January 28/15 stakeholder meeting with CCIR | -None at this time | (i) Build/maintain relationship (ii) Ontario government review of FSCO's mandate (iii) next steps in Life Insurance Product Suitability Review (iv) CCIR review of travel health insurance (v) Update on Superintendent's priorities (vi) communicate CAFII issues | |
| Anatol Monid, Executive Director, Licensing and Market Conduct Division | -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium -June 2017 liaison lunch with M. Gill and J. Lewsen re CAFII advice on FSCO's planned survey of bank insurers re sales practices -June 2/17: questions raised by A. Monid, on the phone, at end of CAFII presentation to CISRO in Saskatoon -May 3/17: informal chat with K. Martin during CLHIA Conference -CAFII 20 th Anniversary event: April 5/17 -June 7/16, December 8/15 and June 9/15: informal update conversations at CAFII Reception events | -None at this time | -FSCO consultation on Treating Consumers Fairly Guideline -FSCO consultation related to Incidental Sales of Insurance (ISI) Questionnaire and Bank- Owned Insurance Company CEO Attestation -next steps in Life Insurance Product Suitability Review -other FSCO initiatives re life insurance agent and/or insurer compliance -initiatives of FSCO LII Working Group | |

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| Izabel Scovino, appointed Director, Market Conduct Regulation Branch in Nov/14 | <ul style="list-style-type: none"> -informal conversation with K. Martin at November 16/18 FSCO Life and Health Insurance Market Conduct Symposium re FSCO's imminent reactivation of Bank CEO Attestation Re Incidental Sales of Insurance and related Market Conduct Questionnaire -February 28/18 meeting with joint CLHIA/CAFII Working Group re FSCO's planned "CEO Attestation for Bank-Owned Insurers" -February 1/18 meeting with joint CLHIA/CAFII Working Group re FSCO's planned "Incidental Insurance Market Conduct Questionnaire" -November 6/17 during FSCO 2017 Life and Health Insurance Symposium: private discussion with B. Wycks re setting up a consultation meeting with CAFII reps re FSCO's planned "Incidental Insurance Market Conduct Questionnaire and Attestation" - September 12/17 meeting of FSCO Life Insurance Industry Working Group (LII Working Group) of which Izabel Scovino is a member (K. Martin and H. Pabani) | -None at this time | -see A. Monid above | -Pending |

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| Heather Driver Director, Licensing Branch Licensing and Market Conduct Division (assumed position in Jan 2016, following retirement of Shonna Neil) | -September 12/17 second meeting of FSCO Life Insurance Industry Working Group (LII Working Group), of which H. Driver is Chair (K. Martin and H. Pabani) -June 2/17 CAFII presentation to CISRO in Saskatoon -May 30/17 initial meeting of LII Working Group (K. Martin and H. Pabani) - -Oct. 14/16 email exchange with B. Wycks following CAFII's delivery of input, requested by FSCO in Oct. 7/16 meeting, re optimal wording to use in FSCO communications re life insurance agent and insurer relationship -Oct. 7/16 meeting with CAFII reps, at FSCO's invitation, re FSCO initiatives around life agent and insurer compliance, particularly re E&O insurance (also attended by Richard Tillman, Allan Amos, Kelly Picard, and Abina Rogers of FSCO) | -None at this time | -see A. Monid above | -Pending |
| Andrea Chow, Senior Manager, Financial Services Regulatory Policy (joined FSCO in summer 2017; formerly with Ontario Ministry of Finance; currently on maternity leave) | -November 6/17: get acquainted chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium, which she chaired | -None at this time | -see A. Monid above | -Pending |

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| Richard Tillman, Senior Manager, Insurance and Deposit Institutions Policy | -Oct. 7/16 meeting with CAFII reps re life agent and insurer compliance | -None at this time | -see A. Monid above | |
| Reena Vora, Manager, Market Regulation Branch, Licensing and Market Conduct Division | -December 8/16 with CAFII reps for feedback on draft questionnaire for life insurer examination visits (one pilot test visit planned in Q1 2017), as next phase in Life Insurance Product Suitability Review | -None at this time | -Life insurer examination visits | |

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| Financial Services Regulatory Authority of Ontario (FSRA) | | | | |
| Mark White, CEO | <ul style="list-style-type: none"> -November 26/18 meeting of IAG—Life and Health Insurance with FSRA CEO re FSRA's 2019-2020 policies and priorities -November 27/18 CAFII Reception (where Mark White will be guest speaker on a FSRA policy-related topic) | <ul style="list-style-type: none"> -January 28, 2019 IAG – Life and Health Insurance meeting with FSRA Management re FSRA's 2019-20 priorities and budget -February 8, 2019 IAG Meeting #3 with FSRA Board of Directors re FSRA's 2019-20 priorities and budget | -FSRA's start-up; transition from FSCO into FSRA; FSRA's rule-making authority; FSRA's plans for regulating the life and health insurance industry | -Confirmed |
| Bryan Davies, Chair, Board of Directors | <ul style="list-style-type: none"> -FSRA Fee Rule Industry Advisory Group – Life and Health Insurance meetings with FSRA Management and Consultant on August 21/18; and with FSRA Board on September 7/18 -CAFII Reception on June 5/18 -CAFII Reception on April 17/18 -FSRA Fee Rule Industry Advisory Group – Life and Health Insurance meeting with FSRA Board on September 7/18 -CAFII Reception event on April 17/18 -March 6/18 with three founding FSRA Board Members: Bryan Davies, Kathryn Bouey, Judith Robertson | -See M. White Above | | -Confirmed |
| Cathy Mallove, Communications Officer, FSRA | <ul style="list-style-type: none"> -FSRA Fee Rule Industry Advisory Group – Life and Health Insurance meetings with FSRA Management and Consultant -March 6/18, immediately prior to CAFII meeting with three founding FSRA Board Members | -None at this time | | |

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| Ontario Ministry of Finance | | | | |
| -David McLean, Policy Advisor | -June 7/16 and April 12/16 informal conversations with B. Wycks at CAFII Receptions -July 30/15 life & health insurance sector roundtable -May 21/15 informal meeting: insurance sector round table | -None at this time | | |
| -Paul Braithwaite, Policy Advisor | -November 27/18 CAFII Reception (where Mark White will be guest speaker on a FSRA policy-related topic) -November 6/17: informal chat with B. Wycks during FSCO 2017 Life and Health Insurance Symposium, as both at same small group table -June 29/17 CAFII stakeholder meeting with FSRA Implementation Secretariat -September 12/17 second meeting of FSCO Life Insurance Industry Working Group (LII Working Group) of which Paul Braithwaite is an attendee for the MOF (K. Martin and H. Pabani) | -None at this time | | |
| Quebec | | | | |

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| AMF: Louis Morisset, CEO; | -AMF Rendez-Vous on November 19/18 in Montreal -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 -AMF Rendez-Vous on November 13/17 in Montreal -AMF 2016 Rendez-Vous on November 14/16 in Montreal -Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF | -Possible invitation to Mr. Morisset to be guest speaker at April 16/19 CAFII Reception event in Toronto | -(i) Bill 141 and Bill 150 to modernize Quebec's financial services sector, including the Distribution Act (both released by Ministry of Finance in October 2017) -(iii) Distribution Guide template and implementation timelines -(iv) Update on AMF priorities -(v) Communicate CAFII issues -(vi) Maintain and strengthen relationship | -Pending |

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| Patrick Dery, Superintendent, Solvency (appointed CCIR Chair effective April 1/15) | -AMF Rendez-Vous on November 19/18 in Montreal -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto -CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17 -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto | -None at this time | -see L. Morisset above | |
| Phillip Lebel, Director General of Legal Affairs | -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 -Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF -Liaison lunch and industry issues dialogue on October 6/15 in Levis, Quebec | -None at this time | -see L. Morisset above | |
| Nathalie Sirois, Senior Director, Supervision of Insurers and Control of Right to Practise | -AMF Rendez-Vous on November 19/18 in Montreal -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 -CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17 | -None at this time | -see L. Morisset above | |

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| Frédéric Pérodeau (became new Superintendent, Client Services and Distribution Oversight on January 22/18, succeeding Eric Stevenson; joined AMF in 2012 and was previously Senior Director, Investigations) | -AMF Rendez-Vous on November 19/18 in Montreal -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 | -None at this time | -See L. Morisset above | |
| Louise Gauthier, Senior Director, Distribution Policies and Compensation (Chair of CCIR/CISRO Fair Treatment of Consumers Working Group; and member of CCIR Travel Insurance Working Group). Lead on AMF's Distribution Guide rewrite initiative. | - -AMF Rendez-Vous on November 19/18 in Montreal -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -CAFII/AMF Liaison Lunch and Industry Issues Dialogue on October 2/18 -informal conversation during May 2-4/18 CLHIA Conference in Calgary -February 21/18 CAFII liaison meeting with CCIR FTC Working Group re its proposed Draft Guidance on Conduct of Insurance Business and Fair Treatment of Customers -AMF 2017 Rendez-Vous in Montreal on November 13/17 -CAFII/AMF Liaison Lunch and Industry Issues Dialogue in Levis, Quebec on October 23/17 -CAFII 20 th Anniversary event: April 5/17 -L. Gauthier in attendance at Feb. 22/17 CAFII stakeholder meeting with CCIR TIWG -AMF 2016 Rendez-Vous on November 14/16 in Montreal | -None at this time | -See L. Morisset above | -Pending |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|--|--|-----------------------|---|-------------------------|
| Ministry of Finance: Eric Girard, Minister Richard Boivin, Assistant Deputy Minister, Financial Institution Policy and Corporate Law (departing in early 2019) Guillaume Caudron, Chief of Staff Yann Nachabé, Policy Advisor | -appointed October 2018, following election of new CAQ government in Quebec | -None at this time | -Ministry's direction on online distribution of insurance without involvement of an advisor | |
| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status May 24/18 |
| New Brunswick | | | | |
| Financial and Consumer Services Commission (Insurance Division): Angela Mazerolle, Superintendent of Insurance | -May 14/18 liaison meeting in Fredericton -October 25/17 CAFII Stakeholder Dialogue with CCIR in Toronto -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax -Oct 1/14: Fredericton, NB | -See David Weir below | -FCNB multi-year Insurance Act Rewrite project -FCNB plans to introduce an RIA regime in New Brunswick -refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated -implementation of further phases of online licensing system -legislative/regulatory change to support electronic beneficiary designations -other New Brunswick licensing issues | -Pending |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|--|--|---|-------------------------|
| David Weir, Deputy Superintendent of Insurance | -December 5/18 preliminary meeting in Toronto on New Brunswick Insurance Act Rewrite multi-year project -May 14/18 liaison meeting in Fredericton -June 2/17 CAFII presentation to CISRO in Saskatoon -Dec 9/16 informal discussion with B. Wycks at CISRO LLQP Session in Toronto -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax -Oct 1/14: CAFII liaison meeting with Atlantic Canada insurance regulators in Fredericton, NB | -Q1 or Q2 2019 meeting to provide CAFII input on FCNB plans to introduce RIA regime in New Brunswick (D. Weir is leader of multi-year Insurance Act Rewrite project, within which RIA Regime introduction will be embedded) | -see A. Mazerolle above -timing of final recommendations on reforming licensing framework for other-than-life agents and brokers -CAFII feedback on New Brunswick online insurance licensing system | -Pending |
| Opportunities New Brunswick: Cameron Bodnar, Director, Strategy & Planning Jay Reid, Investment Attraction Officer | -May 15/18 liaison meeting in Fredericton, NB -Jun 3/14: Toronto, with Adam Mitton of predecessor organization Invest New Brunswick | -None at this time -None at this time | -Insurance Act and regulatory process changes necessary to support business efficiency and further inbound investment and additional jobs in New Brunswick -Introduce CAFII and build relationship -Position CAFII as an information resource | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|---|--------------------|--|-------------------------|
| Consumer Advocate for Insurance: Michele Pelletier, Consumer Advocate | -May 15/18 liaison meeting in Fredericton, NB | -None at this time | | |
| Nova Scotia | | | | |
| Superintendent of Insurance: William Ngu, Acting Superintendent of Insurance | -May 14/18 liaison meeting in Halifax, NS -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax -Appointed June 2015; no previous CAFII contact | -None at this time | -refreshed “Seven Point Guide to The Creditor Insurance Regulatory Regime,” to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated -Review of life and accident & sickness provisions of Insurance Act -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent’s priorities -Communicate CAFII issues; build and strengthen relationship | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|--|--|-----------------------|---|-------------------------|
| Jennifer Calder, Deputy Superintendent of Insurance | -May 14/18 liaison meeting in Halifax, NS -CAFII 20 th Anniversary event: April 5/17 -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR (participated by phone) -August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference) -May 4/16 dinner meeting with Atlantic Canada regulators in Halifax | -See W. Ngu above | -See W. Ngu above | |
| PEI | | | | |
| Superintendent of Insurance: Robert Bradley, Superintendent | -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -May 16/18 liaison meeting in Charlottetown, PEI -CAFII 20 th Anniversary event: April 5/17 -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -Oct 1/14: CAFII liaison meeting with Atlantic Canada insurance regulators in Fredericton, NB | -None at this time | -refreshed “Seven Point Guide to The Creditor Insurance Regulatory Regime,” to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated -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 | |
| Phillip McInnis, Compliance Officer | -May 16/18 liaison meeting in Charlottetown, PEI | -See R. Bradley above | | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|---|--|---|-------------------------|
| Newfoundland | | | | |
| Superintendent of Insurance: Craig Whalen, Acting Superintendent of Superintendent of Insurance Sean Dutton, Deputy Minister, Service Newfoundland Pam Senior, Senior Policy Analyst | -May 17/18 liaison meeting in St. John's, NF -Oct 1/14: CAFII liaison meeting with Atlantic Canada insurance regulators in Fredericton, NB -June 2/17 CAFII presentation to CISRO in Saskatoon -May 17/18 liaison meeting in St. John's, NF May 17/18 liaison meeting in St. John's, NF | -None at this time -See C. Whalen above -See C. Whalen above | -refreshed "Seven Point Guide to The Creditor Insurance Regulatory Regime," to be presented by CAFII as an educational resource to counteract false impression that ISI is unregulated -legislative/regulatory change to support electronic beneficiary designations -Update on Superintendent's priorities -Communicate CAFII issues; build and strengthen relationship | |
| FEDERAL/NATIONAL | | | | |
| CCIR: | | | | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|--|---|---|-------------------------|
| Tony Toy, Policy Manager | -November 28/18 CAFII follow-up meeting with CCIR/CISRO Fair Treatment of Consumers Working Group re industry implementation of “Guidance: Conduct of Insurance Business and Fair Treatment of Customers” -November 1/18 CCIR issues update meeting with CAFII (K. Martin and B. Wycks) -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -liaison meeting on May 18/18 -liaison lunch on November 17/17 -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto (first meeting with CAFII) | -CAFII quarterly “Fair Treatment of Customers Guidance Implementation Forum” with CCIR and CISRO, March 27, 2019 3.30—5.00pm | -CCIR Annual Statement on Market Conduct -Framework for Cooperative Market Conduct Supervision -CCIR review of travel health insurance -Possible CCIR speakers/panelists at CAFII events -Update on CCIR 2017-20 Strategic Plan and related priorities -Communicate CAFII issues; and maintain and strengthen relationship -possible CAFII webinar(s) for CCIR audience | -Pending |
| Adrienne Warner, Policy Associate | -liaison meeting on May 18/18 | -See T. Toy above | | -Pending |
| Patrick Déry, Chair (Superintendent, Solvency, AMF) | -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -Oct. 4/16 in Montreal: CAFII liaison lunch and Industry Issues Dialogue with AMF | -None at this time | -CCIR review of travel health insurance -Update on CCIR 2017-20 Strategic Plan and related priorities -Communicate CAFII issues; maintain and strengthen relationship | |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|--|---|---|---|-------------------------|
| Harry James, Chair, CCIR Travel Insurance Working Group (TIWG) | <ul style="list-style-type: none"> -December 5/18 CCIR Travel Insurance Working Group (TIWG) follow-up meeting in Toronto with CAFII Travel Medical Experts Working Group re regulator's travel health insurance data collection -CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto -October 24/18 CCIR Travel Insurance Working Group (TIWG) meeting with CAFII Travel Medical Experts Working Group re regulator's travel health insurance data collection -January 29/18 meeting with Harry James and TIWG members re Travel Health Insurance Products Position Paper (released May 27/17) and proposed industry reforms -CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto -May 10/17 teleconference with CAFII reps re CCIR TIWG Communications Plan for release of Travel Health Insurance Position Paper | -Follow-up meeting being arranged between CCIR Travel Insurance Working Group (TIWG) and CAFII/CLHIA/THIA re CCIR's travel health insurance data requests, likely to occur in February or March 2019 | -CCIR Travel Health Insurance Products Position Paper and CAFII/industry response to same | -Pending |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|---|--|--|-------------------------|
| Laurie Balfour, Chair, CCIR Insurance Core Principles Implementation Committee (ICPiC) | <ul style="list-style-type: none"> -November 23/17 CAFII Member-Exclusive Webinar On Year 2 Housekeeping Changes To CCIR Annual Statement On Market Conduct -CAFII liaison visit to Alberta Treasury Board & Finance, October 18/17 in Edmonton -CAFII 20th Anniversary event: April 5/17 -March 1/17 CCIR webinar presentation for CAFII members on CCIR expectations for insurer completion of Annual Statement on Market Conduct (presented by L. Balfour and M. Boyle) -Dec. 12/16 CAFII Stakeholder Dialogue with CCIR in Toronto -August 10/16 CAFII stakeholder meeting re CCIR travel health insurance Issues Paper (participated by teleconference) -May 19/16 CCIR ICPiC webinar presentation for CAFII members (L. Balfour and M. Boyle) | -None at this time | <ul style="list-style-type: none"> -Harmonized Annual Statement on Market Conduct -Framework for Co-operative Market Conduct Supervision in Canada -ICPiC work on IAIS' Insurance Core Principles | |
| Louise Gauthier, Chair of CCIR/CISRO Fair Treatment of Consumers Working Group; (member of CCIR Travel Insurance Working Group) | -CAFII "Fair Treatment Of Customers Guidance Implementation Forum" with CCIR And CISRO on November 28/18 | -CAFII quarterly "Fair Treatment of Customers Guidance Implementation Forum" with CCIR/CISRO FTC Working Group, March 27, 2019, 3.30—5.00pm | | -Pending |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|--|---|--|---|
| <p>CISRO: Ron Fullan, Chair (SK)</p> <p>Joanna Reading, CISRO Policy Manager</p> | <p>-November 28/18 CAFII follow-up meeting with CCIR/CISRO Fair Treatment of Consumers Working Group re industry implementation of “Guidance: Conduct of Insurance Business and Fair Treatment of Customers”</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/18 in Toronto</p> <p>-October 24/18 CCIR Travel Insurance Working Group (TIWG) meeting with CAFII Travel Medical Experts Working Group re regulator’s travel health insurance data collection</p> <p>-May 3/18 liaison meeting during CLHIA Conference in Calgary</p> <p>-February 21/18 with CCIR Fair Treatment of Consumers Working Group re CCIR Draft TCF Guidance</p> <p>-January 29/18 meeting with CCIR TIWG re Travel Health Insurance Products Position Paper</p> <p>-CAFII Stakeholder Meeting with CCIR on October 25/17 in Toronto (R. Fullan attends in capacity as CISRO Chair)</p> <p>-June 2/17 CAFII presentation to CISRO in Saskatoon</p> <p>-liaison meeting on May 18/18</p> | <p>-Follow-up meeting being arranged between CCIR Travel Insurance Working Group (TIWG) and CAFII/CLHIA/THIA re CCIR’s travel health insurance data requests, likely to occur in February or March 2019</p> <p>-CAFII quarterly “Fair Treatment of Customers Guidance Implementation Forum” with CCIR and CISRO, March 27, 2019 3.30—5.00pm</p> <p>-See R. Fullan above</p> | <p>-national, online licensing system for insurance and related harmonization issues</p> <p>-possible CISRO Strategic Plan and opportunity for stakeholders to provide input</p> | <p>-Pending</p> <p>-Pending</p> |

| Jurisdiction Regulator/Policy-Maker | Last Meeting /Contact | Proposed Meeting | Topics/Purpose | Status January 11/19 |
|---|--|--|---|-------------------------|
| Financial Consumer Agency of Canada (FCAC): Lucie Tedesco, Commissioner | -June 12/18 informal conversation with B. Wycks and K. Martin following L. Tedesco's luncheon address to Economic Club of Canada -May 1/15: B. Wycks made self-introduction and chatted with L. Tedesco, following her speech at CLHIA Conference | -Follow-up meeting at FCAC office in Ottawa in Q2 or Q3 2019 for further information-sharing and education around creditors group insurance, if warranted | -FCAC consultation on its Proposed Supervision Framework and Publishing Principles for FCAC Decisions (released September 29/16 with November 14/16 deadline for submissions) of document expected). CAFII decided not to respond to this consultation, as out-of-scope | -Pending |
| Jane Rooney, Financial Literacy Leader | -Feb 10/15 (presentation at CAFII Annual Luncheon) | -None at this time | | |