

Possible CAFII Research Topics

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A comparison of CGI and other competitive products along a series of dimensions:

- ease of signing up (medical tests required, questions, time to be signed up)
- cost
- Claims ratios

A summary of CAFII member's presence in each province, in the aggregate:

- Number of employees
- Total premium written
- Total claims payout
- Taxes paid to the province

A comparison of the regulatory structure of the Canadian insurance industry for the products offered by CAFII members, compared to other jurisdictions such as the United States, Great Britain, Australia, and Singapore

A comparison of the "regulatory sandbox" approach in Canadian provinces as compared to other jurisdictions such as the United States, Great Britain, Australia, and Singapore

A review of the economic costs to the Canadian economy from a lack of harmonized regulations and licensing regimes (for example, the need for a call centre to get multiple licenses and send calls only to the agents with a license from the province that the caller is from)

Comparison of the levels of life and other insurance coverages for Canadians in different wage brackets, broken out by term versus CGI, to show that lower and middle income Canadians are vastly underinsured and CGI addresses that gap. This same study could also look at this from an age perspective, to show the same issue for younger Canadians

Research on the potential impact of digitization, innovation, and technology change on insurance and the regulatory regime (this broad topic could be a series of more specific topics)

Review of some of the most innovative technology developments and how they could impact on the insurance industry

Pollara type survey but not on travel medical insurance, but on CGI products offered by CAFII members – level of satisfaction with sign up process, servicing, claims
