

## **CAFII ALERTS WEEKLY DIGEST: April 22-26, 2024**

April 26, 2024

*The CAFII Alerts Weekly Digest is intended to provide a curated compendium of news on insurance, regulatory, and industry/business/societal topics of relevance to CAFII Members – drawn from domestic and international industry trade press and mainstream media – to aid in Members’ awareness of recently published media content in those areas.*

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## GOVERNMENT/LEGAL/REGULATORY/ BUSINESS DEVELOPMENTS

### CAFII Welcomes New Member Canadian Western Bank

#### *New Board Member Also Named*

*By Terry Gangcuangco, Insurance Business, April 24, 2024*

Canadian Western Bank (CWB) has become a member of the Canadian Association of Financial Institutions in Insurance (CAFII).

According to CAFII, this latest addition to its membership bolsters the association's roster, which includes life insurers and the insurance branches of major banks and credit unions in Canada dedicated to promoting a transparent, consumer-focused, and excellent sector.

As part of CWB's arrival, the bank's senior vice president for client solutions, Elizabeth Gandolfi (pictured), has been appointed to the CAFII board of directors.

Operating as a full-service financial institution, CWB caters to the specific financial needs of businesses and their proprietors. Its offerings span business and personal banking, specialized financing, extensive wealth management, and trust services.

CWB's suite of insurance products is designed to address the varied requirements of its banking and wealth management clients. Headquartered in Edmonton, CWB also operates in key Canadian cities such as Toronto, Vancouver, Calgary, and Montreal, ensuring broad accessibility of its services across the country.

"We are delighted to welcome Canadian Western Bank as our newest member and equally pleased to have Elizabeth Gandolfi join our board of directors," said Peter D. Thompson, chair of the CAFII board and chief executive of National Bank Insurance.

"We look forward to collaborating with Elizabeth and her team at Canadian Western Bank as we continue our mission to promote an open and flexible insurance marketplace in Canada, aimed at enhancing customer satisfaction."

Gandolfi also commented on her new role, saying: "I am thrilled to join the board of CAFII. Together, we are committed to ensuring we provide Canadians with accessible and relevant solutions and ensuring enhancement of the overall client experience."

CWB joins Assurant Canada, The Canada Life Assurance Company, Canadian Tire Bank, Chubb Life Insurance Company of Canada, CUMIS Services Incorporated, Manulife, Securian Canada, BMO Insurance, CIBC Insurance, Desjardins Insurance, National Bank Insurance, RBC Insurance, Scotia Insurance, and TD Insurance.

<https://www.insurancebusinessmag.com/ca/news/life-insurance/cafii-welcomes-new-member-canadian-western-bank-486450.aspx>

## FSRA Launches Consultation On Proposed Guidance

### *Two Draft Documents Are Up For Feedback*

*By Terry Gangcuangco, Insurance Business, April 19, 2024*

[https://www.insurancebusinessmag.com/ca/news/breaking-news/fsra-launches-consultation-on-proposed-guidance-485897.aspx?hsmemberId=83982452&tu=&utm\\_campaign=&utm\\_medium=20240419&hsenc=p2ANqtz-9MeJ8SePo4I0tsezifywUzHCbRJVWm2LY2jWbVuBtJK5GBAbMq2nW6fiOO-pnnMnOKK0l84sU9JF6xYuUzoin9n1qeLA&hsmi=303432342&utm\\_content=&utm\\_source=](https://www.insurancebusinessmag.com/ca/news/breaking-news/fsra-launches-consultation-on-proposed-guidance-485897.aspx?hsmemberId=83982452&tu=&utm_campaign=&utm_medium=20240419&hsenc=p2ANqtz-9MeJ8SePo4I0tsezifywUzHCbRJVWm2LY2jWbVuBtJK5GBAbMq2nW6fiOO-pnnMnOKK0l84sU9JF6xYuUzoin9n1qeLA&hsmi=303432342&utm_content=&utm_source=)

The Financial Services Regulatory Authority of Ontario (FSRA) is consulting on two draft guidance documents—on corporate governance and operational risk and resilience—that aim to protect insurance consumers while promoting the industry’s sustainability.

“To support the proper oversight, management, and practices of insurers, FSRA’s proposed guidance sets out clear principles and desired outcomes for both sound corporate governance and operational risk management and resilience,” the regulator said.

“The proposed guidance is aligned with FSRA’s principles-based approach and allows for flexibility and applies proportionality when assessing the effectiveness of insurers in achieving the intended outcomes.”

Industry stakeholders are encouraged to provide feedback during the 60-day consultation period until June 17.

FSRA executive vice president for credit union and insurance prudential Mehrdad Rastan (pictured) said: “Insurers that demonstrate sound corporate governance practices in line with FSRA’s proposed Corporate Governance Guidance are more likely to achieve long-term sustainable business performance and safely meet the needs of their policyholders, members, and subscribers.

“FSRA’s Operational Risk and Resilience Guidance will support the insurers’ ability to effectively identify, mitigate, and manage operational risks and continue to operate when faced with adverse events, ultimately protecting policyholders, members, and subscribers, and contributing to public confidence in the sector.”

The proposed guidance documents can be accessed [here](#).

## Canada Set For Open Banking Legislation

By FinExtra, April 17, 2024

<https://www.finextra.com/newsarticle/44001/canada-set-for-open-banking-legislation>

The Canadian government has promised open banking legislation by the end of the year and confirmed that the Financial Consumer Agency of Canada (FCAC) will oversee the new system.

Following a three-year investigation into whether the country should follow the UK in making it easier for people to let third-party financial services providers access their banking data, the government has been inching towards the creation of an open banking framework.

Having initially promised to enact regulation by the beginning of 2023, the government has now used the federal budget to say it will introduce two pieces of legislation this year for open, or "consumer-driven", banking.

The legislation will involve six core framework elements: governance; scope; accreditation; common rules; national security; and technical standard.

Governance is being handed over to FCAC, which will get C\$1 million in 2024-2025 to prepare it to oversee, administer, and enforce the framework. The move is a win for Canada's banks, which had been against the possibility of following the UK in introducing a new regulator.

Another C\$4.1 million over three years has been earmarked for the Department of Finance to complete policy work necessary to establish and maintain a consumer-driven banking oversight entity and framework, including the implementation of a national security regime.

However, a target date for when the framework will kick in has not been given.

Canada's fintech sector has been growing impatient with the government over the process. Late last year, two separate groups launched campaigns calling for action to introduce legislation, warning that the country was being left behind.

## OTHER CAFII MEMBER-RELEVANT NEWS

### Moving The Needle On Sustainability In Insurance

*Moen Discusses How New Innovative Technology Can Support Sustainability In The Industry*

*By Ksenia Stepanova, Insurance Business, April 23, 2024*

[https://www.insurancebusinessmag.com/ca/news/environmental/moving-the-needle-on-sustainability-in-insurance-485862.aspx?hsmemberId=83982452&tu=&utm\\_campaign=&utm\\_medium=20240422&hsenc=p2ANqtz--lqW5f76FyUaeZwwjq0cPyUCTrT54h2AcKrqchdCx9PRaYlvNWxMSloVOYbNGCs8afkBPYNRzbfUz7IAoWphtOrngNQ&hsmi=303780405&utm\\_content=&utm\\_source=](https://www.insurancebusinessmag.com/ca/news/environmental/moving-the-needle-on-sustainability-in-insurance-485862.aspx?hsmemberId=83982452&tu=&utm_campaign=&utm_medium=20240422&hsenc=p2ANqtz--lqW5f76FyUaeZwwjq0cPyUCTrT54h2AcKrqchdCx9PRaYlvNWxMSloVOYbNGCs8afkBPYNRzbfUz7IAoWphtOrngNQ&hsmi=303780405&utm_content=&utm_source=)

The insurance industry is facing an urgent need for sustainable practices – not only to bolster business performance, but also to contribute to environmental, social, and economic well-being.

The industry has already made some significant strides towards sustainability. These include the appointment of senior leaders dedicated to addressing these challenges, and participating in initiatives like the Government of Canada's Sustainable Finance Action Council (SFAC). However, Jerry Fairborn, national sales manager – commercial, at Moen, points out that the pace of change within the industry is concerning, and technology offering new ways to manage and possibly predict risks is not yet being fully leveraged.

"At its core, sustainability as it relates to insurance aims to reduce risk, develop innovative solutions, improve business performance, and contribute to environmental, social, and economic sustainability," Fairborn explains.

"This requires bolder thinking to deliver meaningful impact and move beyond simply looking for new ways to do things like reduce the use of paper."

Still, the path to sustainability is no doubt a challenging one. Fairborn notes, "All industries face an enormous challenge in becoming more sustainable. There is a fundamental understanding of the imperative, but it lacks a fully developed playbook with proven techniques for delivery."

To address this, Fairborn says the industry needs to adopt a new mindset with innovative thinking, and to create cross-functional teams to manage change despite the risks involved.

Moen is leading by example with its "Mission Moen" initiative, which promises to "protect and preserve the world's most precious resource – water."

With the ambitious goal of saving 1 trillion gallons of water by 2030 and repurposing 2,000 tons of ocean plastic, Moen is leading the charge in sustainability. The company's Smart Water Network products, such as the Flo Smart Water Monitor and Shutoff, represent a significant step forward. This device leverages machine learning to help deliver unmatched protection and peace of mind. It's attached to a home's main water supply line and operates 24/7 in the background, continually monitoring for potential water abnormalities. Featuring enhanced FloSense™ 3.0 Technology and MicroLeak™ Technology, the device learns the unique water usage patterns of the home and can sense leaks as small as one drop per minute along with other potential issues with unmatched precision. If it detects an abnormality in usage or the beginnings of a catastrophic leak, it can intervene proactively, automatically shutting off the water supply so the home suffers no damage.

"This device not only has been shown to drastically decrease water damage incidents but also provides peace of mind to homeowners and insurers alike."

Ultimately, the insurance industry's journey towards sustainability is complex but vital. Innovators like Moen are paving the way with technology-driven solutions and a commitment to sustainability that transcends traditional approaches. As the industry continues to evolve, the emphasis on sustainability, technology, and innovation will play pivotal roles in shaping its future, offering a blueprint for others to follow.

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## Is The Regulatory Framework Holding Back A Canadian Fintech Boom?

*McKinsey & Company Says The Financial Services Industry Is Primed For Disruption*

*By Steve Randall, Wealth Professional, April 22, 2024*

[https://www.wealthprofessional.ca/news/industry-news/is-the-regulatory-framework-holding-back-a-canadian-fintech-boom/385635?hsmemberId=83982452&tu=&utm\\_campaign=&utm\\_medium=20240422&hsenc=p2ANqtz-8eF\\_XfIJ\\_6wqC-cGm6u3TPj\\_13KwCHNaMvCY3B31VI4z8A6v6nOLVHjWzDD0njzo3Qykcnwuep0sEoK42H0AaRK2o6q&hsmi=303738449&utm\\_content=&utm\\_source=](https://www.wealthprofessional.ca/news/industry-news/is-the-regulatory-framework-holding-back-a-canadian-fintech-boom/385635?hsmemberId=83982452&tu=&utm_campaign=&utm_medium=20240422&hsenc=p2ANqtz-8eF_XfIJ_6wqC-cGm6u3TPj_13KwCHNaMvCY3B31VI4z8A6v6nOLVHjWzDD0njzo3Qykcnwuep0sEoK42H0AaRK2o6q&hsmi=303738449&utm_content=&utm_source=)

The global fintech industry has been growing fast in recent years, but Canada has so far not seen the explosive disruption of some other developed economies.

However, according to the authors of a new report, Canada's financial services industry is primed for disruption and an attractive market for technology firms who want a slice of the banking and wealth management pie.

McKinsey & Company's Toronto team has published their report noting that so far, uptake of digital financial services lags those of other G-7 nations and setting out five factors that will determine if that is to change.

They acknowledge the scale of Canada's banking industry which at \$180 billion accounted for 7.9% of GDP in 2023, well above the 5.8% of the U.S. equivalent and the 5.6% average among other developed economies.

Profits within Canada's banking and insurance sectors is also a factor in the attractiveness of the market for fintech challengers, along with the concentration of the industry which is dominated by the top 5 banks and top 6 insurers, accounting for most of each industry's revenues in 2022.

But even though Canada is similar to Australia in terms of smartphone adoption and internet speeds, Australia is the sixth largest fintech market (2022 data), while Canada is among the bottom developed nations for adoption of digital banking, digital B2B services, and fintech solutions.

Among the reasons why, except for some significant fintechs such as Wealthsimple and Nuvei, revenues for the industry remain subdued, including Canadians' reluctance to switch providers with relatively high satisfaction scores with their primary financial institutions.

The report's authors suggest that newcomers to Canada may be a niche for fintechs to focus on, especially if they are offering services that immigrants can struggle to access when they first come to Canada such as credit facilities.

They also say that partnerships between fintechs and incumbents, currently rare, may be the route to scale.

### **Regulatory Challenges**

Canada has the talent and venture capital needed to help a fintech industry thrive, the report says, but there is a significant challenge from the regulatory environment.

With no defined Open Banking framework – although there has been progress on this recently - and a cautious view of allowing one for fear of destabilizing the financial system, those who were interviewed for the report said they are challenged with navigating the country's regulatory stance as they identify opportunities for innovation and growth.

The report's authors say that while many conditions are conducive to a Canadian fintech boom, there is no way to know when this may happen, with an uneven growth pattern likely.

"Fintechs, incumbents, and investors will therefore need to place their bets with extreme care. But it remains that the sector has large untapped opportunities that interested players should prepare to grasp," the authors conclude.

## Embracing Artificial Intelligence Is Crucial For Industry

By Kate McCaffery, Insurance Portal, April 18, 2024

Capgemini has published its most recent World Report Series 2024, Property and Casualty Insurance: Become an underwriting trailblazer, which examines insurance leadership's optimism about artificial intelligence (AI) and machine learning (ML) and underwriters' reticence to regularly accept automated recommendations from predictive analytics tools.

Citing concerns about complexity and data integrity, just 43 percent of underwriters surveyed globally by the business and technology transformation firm in their annual survey of 201 underwriters said they regularly accept automated recommendations, while 62 percent of the 294 senior insurance executives surveyed say AI and ML are elevating underwriting quality and reducing fraud.

Read full article (Subscription required): [https://insurance-portal.ca/damage/embracing-artificial-intelligence-is-crucial-for-industry/?utm\\_source=sendingblue&utm\\_campaign=daily\\_complete\\_202404-25&utm\\_medium=email](https://insurance-portal.ca/damage/embracing-artificial-intelligence-is-crucial-for-industry/?utm_source=sendingblue&utm_campaign=daily_complete_202404-25&utm_medium=email)

## Heightened Political Risk Has Repercussions For Canada's Insurance Industry

*Carriers And Brokers Urged To Take Action*

By Gia Snape, Insurance Business, April 16, 2024

[https://www.insurancebusinessmag.com/ca/news/breaking-news/heightened-political-risk-has-repercussions-for-canadas-insurance-industry-485384.aspx?hsmemberId=83982452&tu=&utm\\_campaign=&utm\\_medium=20240416&hsenc=p2ANqtz-9NEE61J6iRHkkXcArabHb-Brm8fWdvDrvoTTA6Atbux0sSIQv1HCgcC\\_L-bl\\_tA-hM7EiXD7K7g9CL-RVvLuPRuaDoOw&hsmi=302906647&utm\\_content=&utm\\_source=](https://www.insurancebusinessmag.com/ca/news/breaking-news/heightened-political-risk-has-repercussions-for-canadas-insurance-industry-485384.aspx?hsmemberId=83982452&tu=&utm_campaign=&utm_medium=20240416&hsenc=p2ANqtz-9NEE61J6iRHkkXcArabHb-Brm8fWdvDrvoTTA6Atbux0sSIQv1HCgcC_L-bl_tA-hM7EiXD7K7g9CL-RVvLuPRuaDoOw&hsmi=302906647&utm_content=&utm_source=)

Economic divisions and political turbulence worldwide are increasing the risk of demonstrations and protests that can cause disruption and damage. A new report from the Insurance Institute of Canada has spotlighted the impacts of this turbulence on the country's property and casualty (P&C) insurance industry.

Though Canada has had a history of relative social cohesion, Canadians are currently confronted with higher costs of living, repercussions from the conflict in the Middle East, and an escalating climate crisis. According to the report, the risk of violent actions is expected to increase in Canada over the next 10 years, driven by long-term trends such as inflation and growing income inequality.

"Our history is much less tumultuous compared to other countries. From the outset, Canada has prioritized principles of stability and cohesion in its political process," observed Paul Kovacs (pictured), senior researcher at the Insurance Institute and author of its latest report on political risk and the implications for Canada's insurance industry.

"But the growing gap between the affluent and the less affluent, coupled with rising living expenses, poses significant challenges. These are global issues that Canada must confront."



### How Might Political Unrest Affect Insurance?

Kovacs pointed out that while social unrest is a global issue, Canada has managed to navigate turbulent periods with relative ease compared to many other nations.

However, the insurance industry cannot afford to be complacent. Kovacs warned of the potential for protests to turn violent, resulting in significant financial losses for insurers.

“When protests escalate, insurance claims can skyrocket,” he said. “While Canada has experienced fewer large-scale protests than other countries, insurers must prepare for unforeseen events.”

Political turmoil can also make the industry’s lobbying efforts more challenging.

Kovacs explained: “Conversations around protests can be all-consuming at the political level. The insurance industry is only one of many that regularly raises its own issues and has important things that need to be done. But it can be harder in this kind of environment to get attention and to get things to happen.

“It is never easy to get attention for your issues. [Social unrest] can just add to the challenge, as I think this will show up a little bit more frequently and perhaps on a bigger scale than in the past.

“Auto insurance reforms, flood insurance, and climate resiliency are just some of the most important files the insurance industry is discussing right now. It must continue to be proactive and bring its advice forward to the government on these conversations.”

In response to these challenges, the Insurance Institute of Canada’s report outlined recommendations for the insurance industry:

- Provide clear communication on coverage and policy wordings.
- Build capacity to respond during and immediately after an event and share timely information to reduce the risk of loss for policyholders.
- Strengthen understanding of political risk factors and identify loss prevention best practices.

Kovacs stressed that the industry must anticipate conversations about coverage and be as clear as possible. He noted that the lack of clarity of coverage and terms has resulted in complicated and messy legal battles in other countries.

“Insurance companies need to be transparent about coverage and potential risks,” Kovacs said. “Clarity is essential to ensure customers understand their policies and are adequately prepared.”

### What Is The Broker’s Role In Helping Clients Navigate Political Risks?

Additionally, Kovacs emphasized the role of brokers in educating customers about political risks and mitigation strategies. He urged brokers to proactively engage with customers and provide relevant advice to minimize potential losses.

“Brokers play a crucial role in helping customers navigate political risks,” Kovacs said. “By offering guidance and resources, brokers can empower customers to protect their assets and mitigate risks effectively.”

Looking ahead, Kovacs remains optimistic about Canada’s ability to weather political storms.

While acknowledging the challenges posed by global trends, he emphasized the resilience of Canada's political and social fabric and the continued efforts for social harmony.

"We haven't solved all the issues, but we've been working on them for decades," Kovacs said. "There's still progress to be made, but we've laid a solid foundation."

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## Will 2024 Be The Year Of Compliance Technology?

*Several Factors, Including Regulatory Enforcement And Improved Productivity, Are Driving A Surge In Adoption*

*By David Reeve, Investment Executive, April 15, 2024*

[https://www.investmentexecutive.com/inside-track /david-reeve/will-2024-be-the-year-of-compliance-technology/?utm\\_source=newsletter&utm\\_medium=nl&utm\\_content=investmentexecutive&utm\\_campaign=INT-EN-morning&hash=f9f4f6eaaf33f1b05c846d7c2a532f58](https://www.investmentexecutive.com/inside-track /david-reeve/will-2024-be-the-year-of-compliance-technology/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning&hash=f9f4f6eaaf33f1b05c846d7c2a532f58)

The wealth industry appears to be crossing the chasm from early to mass adoption of compliance technology. Key drivers of this shift are regulatory enforcement, the recognition of an opportunity to massively improve productivity and the rapid commercialization of artificial intelligence (AI) technology.

The regulatory environment of the industry has been robust, forcing firms to revise policies and procedures, re-train their advisor teams and evaluate technology tools to ensure that they remain both compliant and productive. The primary challenge presented by new regulations is the shift from post-trade to pre-trade compliance, forcing our industry to revise existing workflows from sales through trading and client reporting. In 2015, Canadian regulators introduced National Instrument 81-101, requiring the disclosure of a Fund Facts document to investors, pre-trade.

More recently, client-focused reforms (CFRs) in Canada and Regulation Best Interest (Reg BI) in the U.S. require advisors to complete pre-trade know-your-product (KYP) analyses and provide new disclosures to investors. (At the time of writing, the U.S. Department of Labor is finalizing its fiduciary rule governing the rollover of 401(k) assets to IRAs for American investors — another pre-trade regulatory requirement.)

While most firms comply with regulatory deadlines, examinations and enforcement create further impetus for compliance. This year is shaping up to be one of enhanced enforcement. The Canadian Investment Regulatory Organization has confirmed it will examine know-your-client, KYP and suitability compliance related to CFRs, indicating many firms are not meeting their obligations. In the U.S., the Securities and Exchange Commission (SEC) has quadrupled enforcement actions in the past six months. Officials at both the SEC and the Financial Industry Regulatory Authority, the U.S. self-regulatory organization, have forecast an expansion in both the number and scope of Reg BI cases in 2024 and 2025. With increasing regulatory pressure, leveraging compliance technology is a top priority for chief compliance officers in 2024.

Advisor productivity is another key driver for technology adoption. In a recent survey by Nitrogen Wealth Inc., 40% of advisors consider increasing regulations and compliance to be their biggest growth challenge for the next five years. Remarkably, "a mere 17% of advisors are using compliance technology daily, uncovering a startling gap in the integration of technological solutions designed to streamline and enhance regulatory practices," the report said.

A recent survey of advisors using InvestorCOM Inc. technology indicates they are saving 2.4 hours per trade compared with manual KYP analysis. Considering that advisors complete an average of 250 trades annually, this savings represents 25% of an advisor's time. This scale of productivity savings drives enormous return on investment for compliance technology.

Conversations about technology in all industries focus on the application of AI. Ninety-nine per cent of Fortune 500 companies are already using AI tools. The AI opportunity within our data-intensive industry is enormous. Sixty per cent of advisors are using either generative pre-trained transformer (GPT) models or are interested in the application. The efficiency opportunity within the labour-intensive operations and compliance functions is transformational, and many wealth firms are experimenting with or implementing the technology.

The combination of increasing regulatory pressure, the urgency to drive higher advisor productivity and the emergence of the most significant technology opportunity in decades is creating new levels of technology adoption. One expert claims that the year of compliance technology will always be "next year," as adoption rates continue to grow year over year for the foreseeable future. Regardless of where we are on the adoption curve, we are clearly crossing the chasm.

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## UPCOMING CAFII-RELEVANT WEBINARS & EVENTS; AND RELATED EDUCATION CONTENT

### LIMRA and LOMA Canada Annual Conference

**Time:** Wednesday, May 1, 2024

**Location:** Manulife, Toronto, ON

The world is moving fast. Each industry is very different today than it was 10 years ago. The change 10 years from now will be even greater. Where will these changes take place in the life insurance industry and what are the critical success factors for winning companies? David Levenson, CEO and President, LIMRA and LOMA, will share our organization's research and best thinking to guide companies on how to expertly navigate what's ahead.

#### [Register Here](#)

*Early bird rate (by April 1, 2024)*

*LIMRA/LOMA member: CD\$725 + HST*

*Non-member: CD\$950 + HST*

*Regular rate (after April 1, 2024)*

*LIMRA/LOMA member: CD\$950 + HST*

*Non-member: CD\$1,175 + HST*

## THIA's 2024 Annual Conference

**Date:** May 22-24, 2024

**Location:** Quebec City, Canada

THIA's conference is the highlight of the Canadian travel insurance year and for the first time we are hosting this special event on Canadian soil. We expect to welcome many returning attendees and, by holding our premier event in beautiful Quebec City, we hope to meet many first-time attendees as well.

As always, you won't want to miss:

- Engaging insights from industry experts
- Networking opportunities with peers and prospects from across the globe

A chance to participate in scheduled professional and leisure activities

[Register Here](#) - 'Early Bird' registration for THIA and UStiA members is \$1,025 CAD until March 31, 2024.

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