

CAFII Board of Directors Special Purpose Teleconference Meeting

Date:	Wednesday, February 7, 2018	
Location:	Teleconference Only	
Chair:	P. McCarthy	
Time:	3:00 – 4:00 p.m.	
Dial-in: CAFII's teleconference system provides local dial-in numbers for most major Canadian cities. It is important to use the appropriate dial-in number when in one of the local calling areas. The alternate toll-free number provided below (accessible from anywhere in continental North America) should only be used when you are not within one of the local calling areas.	Local Dial-in Numbers: Toronto: 416-477-0921 Montreal: 514-447-8925 Vancouver: 604-283-9145 Kamloops: 778-765-4294 Edmonton: 780-851-9101 Calgary: 406-879-9564 Winnipeg: 204-202-9971 Windsor: 226-946-2949 London: 226-289-2968 Kitchener/Waterloo: 226-336-8029 Niagara Falls: 289-932-1713 Kingston: 613-817-1215 Ottawa: 343-883-2198 Halifax: 902-932-9459 St. John's, NFL: 709-700-6798	For all other areas, dial toll-free: 1-888-543-2449 Dial in pin#: 1500 Leader pin#: 1501

Agenda

Item	Presenter	Document	Action
1. Call to Order and Confirmation of Meeting <i>3:00 p.m.</i> 1.1. Confirmation of Quorum 1.2. Approval of Agenda	P. McCarthy	✓	Approval
2. Strategy, Financial Management, and Governance Matters <i>3:02 p.m.</i> 2.1 CAFII 2018-2020 Strategic Plan (presented at November 28/17 meeting) 2.2 CAFII 2018 Operating Budget 2.3 Proposed New CAFII "Initiation Membership" Category 2.4 CAFII Media Awareness/Training Session 2.5 CAFII Associate Status Application from OneMain Solutions Canada	K. Martin T. Pergola B. Wycks K. Martin B. Wycks	✓ (2) ✓ ✓ ✓ ✓	Approval Approval Approval Information Approval

Next Board Meeting: Tuesday, April 17/18, 3:00 to 5:00 p.m., Toronto location TBA.

CAFII Strategic Options Proposal to the Board of Directors

November 2017

Objective of Today's Strategic Plan Presentation

- First, to share the process and output of the effort made by the EOC on the Strategic Plan
- Second, to give the Board the opportunity to reflect on the proposed priorities, and to offer feedback and areas for adjustment
- Third, to identify the key recommendations that will be the subject of an eventual request for approval



EOC Recommendation: Full Review and Discussion at 28 Nov. Board Meeting; Approval Deferred to Subsequent Board Meeting

28 November 2017
Board Meeting

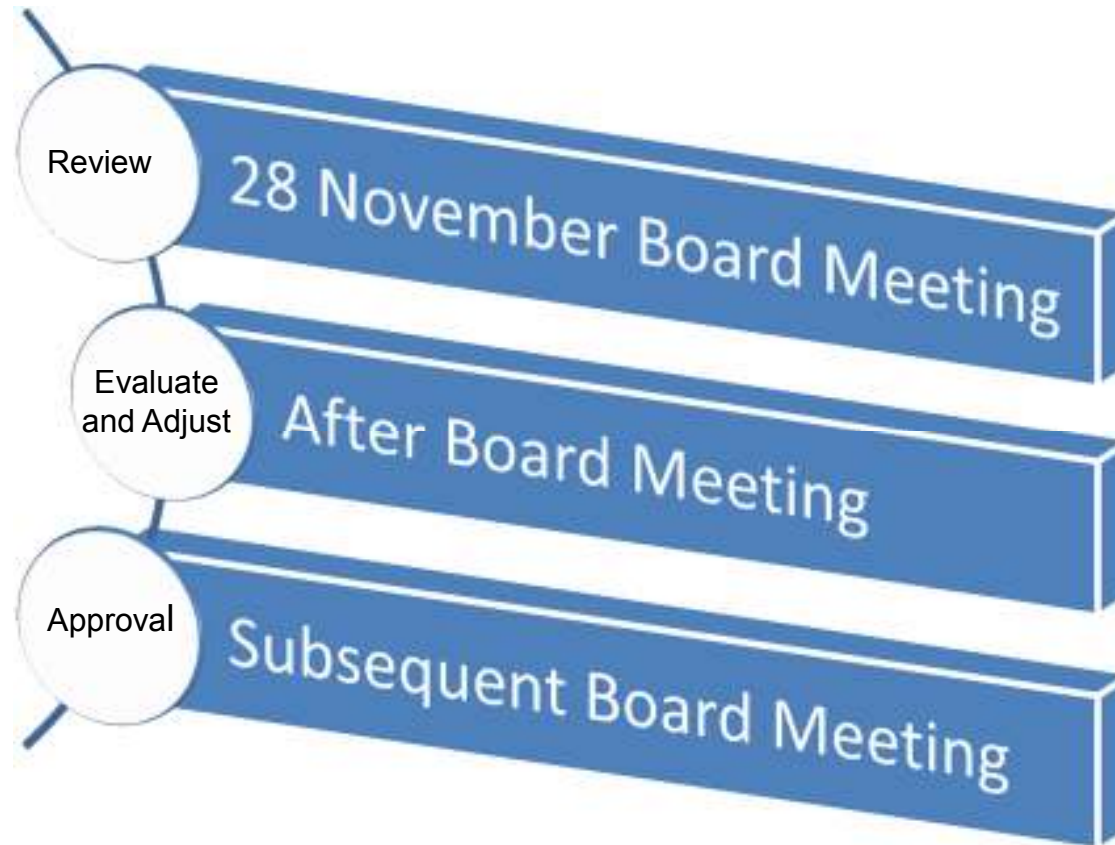
Review process

Highlight key documents

Summarize Recommendations

Leave time for Discussion and Feedback

Possible Process for Board Approval of the Strategy

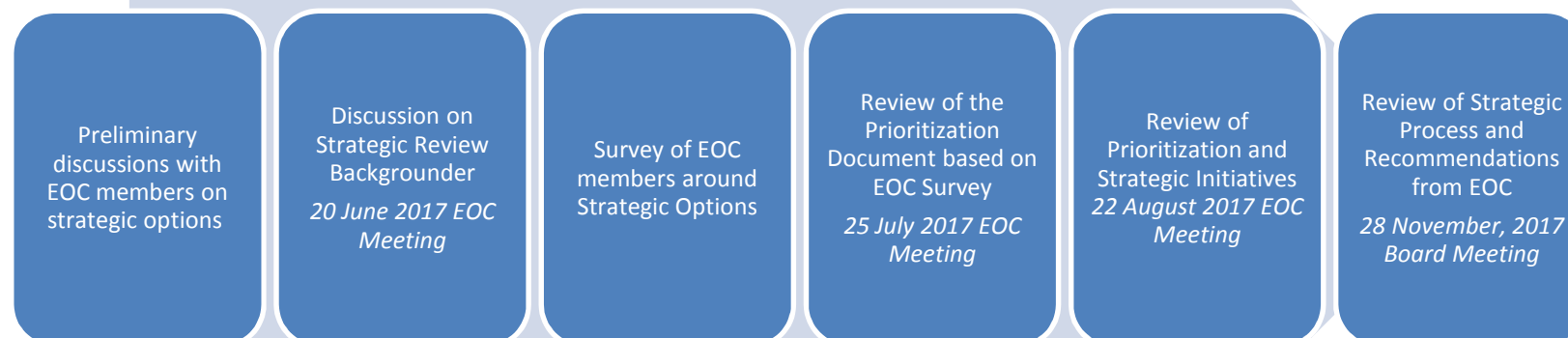


High Level CAFII Strategic Plan Recap

- Three documents have been developed—the **Strategic Plan Backgrounder**, the **Strategic Prioritization Exercise**, and the **Strategic Options and Prioritization** document
- We have reviewed and discussed these documents at three EOC meetings—*20 June 2017, 25 July 2017, and 22 August 2017*



CAFII Strategic Plan Timeline to Date



CAFII Strategic Plan Process and Analysis

First, We Explored “Where Are We?” as an Association?

Focus on Regulator and
Policy-Maker
Relationship-Building,
Communications, and
Advocacy



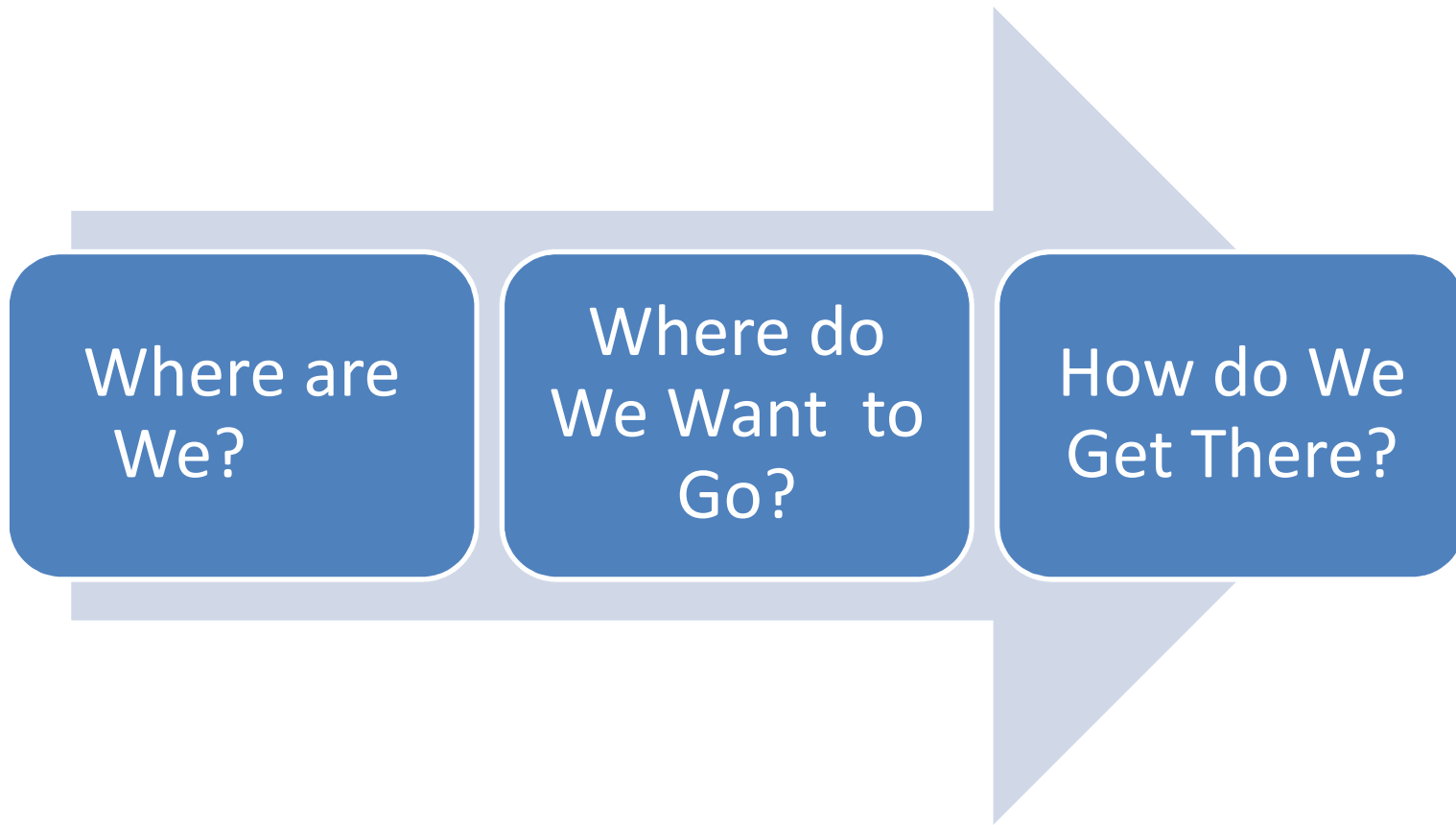
Limited Research and
Public Relations

Then we Asked “Where Do We Want to Go?”

To Explore this Question, We Reviewed Possible Strategic Options

<input type="checkbox"/>	Maintain strength in regulatory affairs	<input type="checkbox"/>
<input type="checkbox"/>	Develop new products and services in the regulatory sphere	<input type="checkbox"/>
<input type="checkbox"/>	Develop a significant new research stream	<input type="checkbox"/>
<input type="checkbox"/>	Hold more meetings, symposia, workshops to showcase our research	<input type="checkbox"/>
<input type="checkbox"/>	Develop a proactive media relations program	<input type="checkbox"/>
<input type="checkbox"/>	Develop our capacity in understanding Insurtech by partnering with organizations in this space	<input type="checkbox"/>
<input type="checkbox"/>	Continue to invest in our website	<input type="checkbox"/>
<input type="checkbox"/>	Enhance the Value Proposition for Associates	<input type="checkbox"/>
<input type="checkbox"/>	Develop a Certification Program	<input type="checkbox"/>

We Utilized a Methodology around Current State and Future State



Where Do We Want to Go?

We Identified Specific Initiatives we could Pursue—related to our existing regulatory focus



Where Do We Want to Go?

We Identified Specific Initiatives we could Pursue—based on new initiatives



We explored and discussed each in detail

Maintain regulatory expertise →

Maintaining our strength in regulator and policy-maker monitoring and submissions

- We have this expertise already
- Developing a relationship strategy where we have an in-person touchpoint with every key regulator and policy-maker at least once every 18 months
- Could supplement our regulatory strategy on avoiding or deflecting undesired regulatory developments, by having a stronger and more proactive focus on achieving our key long-term regulatory objectives



Build on regulatory competency →

Leverage our knowledge of the changing environment with new products, services

Meet the leaders of Human Resources of our members and the leaders of their learning institutes, to identify ways CAFII can develop internal learning modules to increase the strategic, regulatory, and external environment expertise of the staffs of our members...



Enhanced Networking and Communications program →

An assertive communications program that broadens CAFII's sphere of influence beyond regulators and policy-makers ...

Build on existing contacts to have ongoing set of meetings to promote CAFII members and their businesses



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We explored and discussed each in detail

Significant Research Program →

A significant research program that both generates and synthesizes / interprets third party data and research reports, thereby producing insights and actionable intelligence which allows CAFII to tell its story both externally and internally (within our FI parent banks)



More Meetings and Events →

An assertive thought leadership program that builds upon our research program, with seminars, symposia, and workshops



Thought Leadership in Technology and Innovation →

Develop a demonstrated commitment to innovation by partnering with and supporting Insurtech initiatives and sharing leading potential new technology opportunities both internally and externally with key stakeholders



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We explored and discussed each in detail

Website Best in Breed →

Building on a revamped website that is ever-more consumer / media-focused, easy to navigate, and visually pleasing – over time, explore building on this with a social media presence

- Phase 1: We are revamping our publicly facing website and changing our look and feel to make it more consumer friendly, with a target date for internal review of June 2017 and a public release in the Fall of 2017
- Phase 2: We could make a series of ongoing enhancements in the new more-friendly WordPress environment, over time, including videos and tools



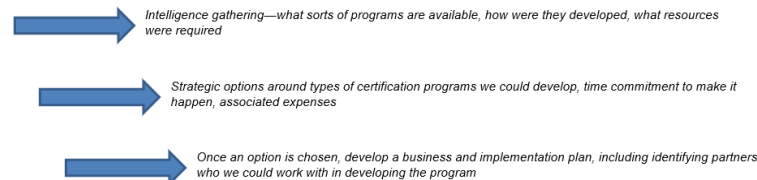
Attract More Associates →

Sell the benefits of this new Value Proposition to drive an increase in the number of Associates joining CAFII



Develop a Certification Program →

Development of a certification program for member staff who sell creditors group / incidental insurance products and services, with the potential for a new revenue stream for CAFII



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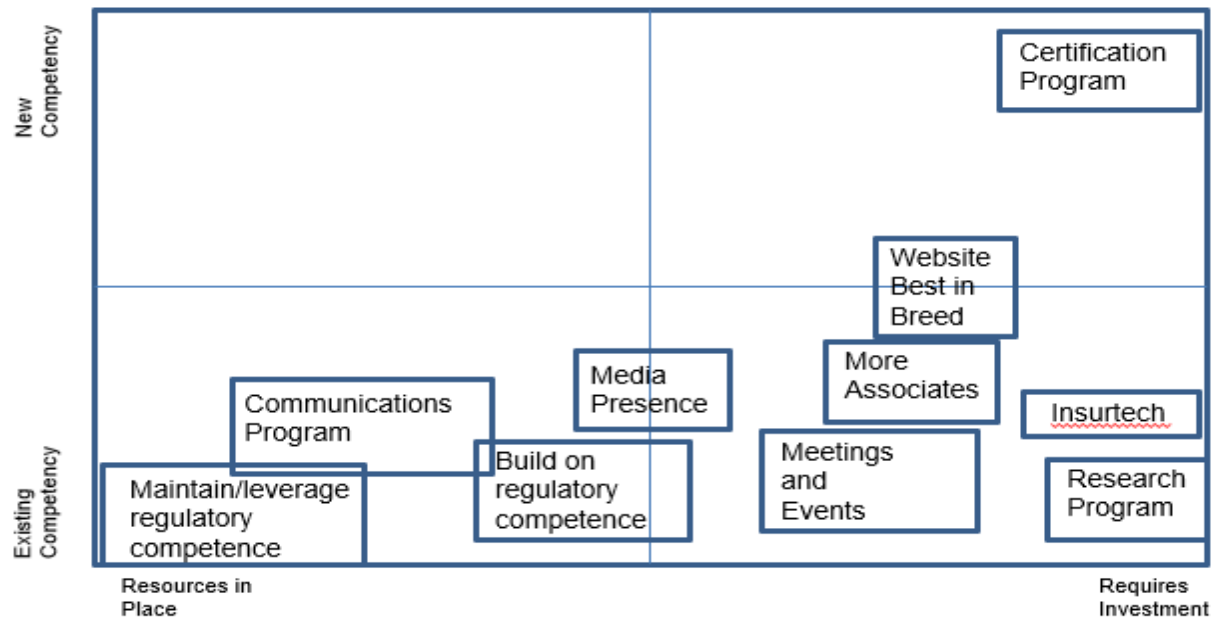
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We Also Asked “How Do We Get There?”

To Understand “How Do We Get There?” We Reviewed the Implications of the Strategic Options by Reviewing a Matrix of Development Challenges for Competencies and Resources



Prioritization Exercise

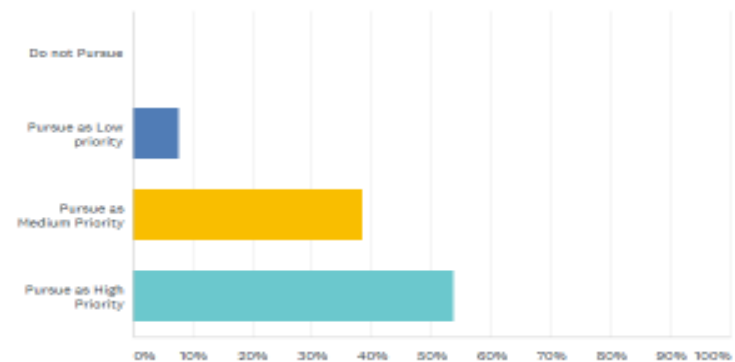
We Surveyed EOC Members to Prioritize the Initiatives

We asked EOC Members to Respond to the Strategic Options with a Choice—"Do not Pursue" "Pursue as a Low Priority" "Pursue as a Medium Priority" "Pursue as a High Priority"

Q4

Complement our response to current regulatory developments with proactive, long-term regulatory objectives that align with our long-term goals as an Association. (An example of a long-term goal could be increased regulatory standardization across different jurisdictions.)

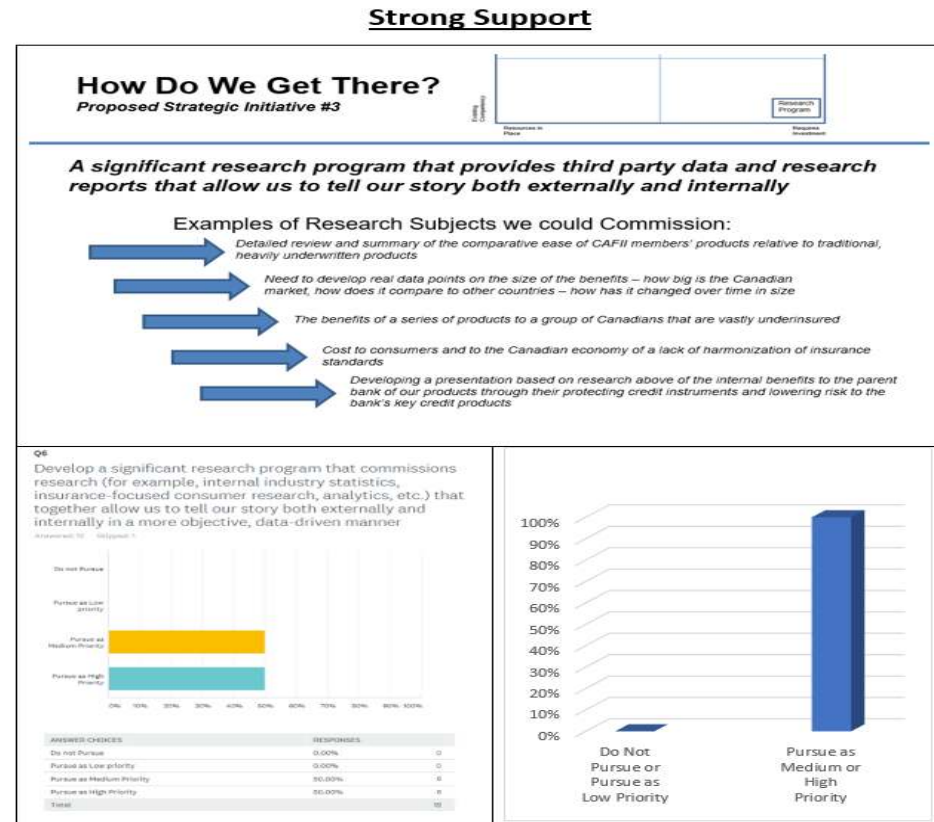
Answered: 13 Skipped: 0



ANSWER CHOICES	RESPONSES
Do not Pursue	0.00% 0
Pursue as Low priority	7.69% 1
Pursue as Medium Priority	38.46% 5
Pursue as High Priority	53.85% 7
TOTAL	13

We Surveyed EOC Members to Prioritize the Initiatives

We Discussed the Results at a portion of our July 2017 EOC Meeting, reviewing the Results in a Strategic Prioritization Exercise document



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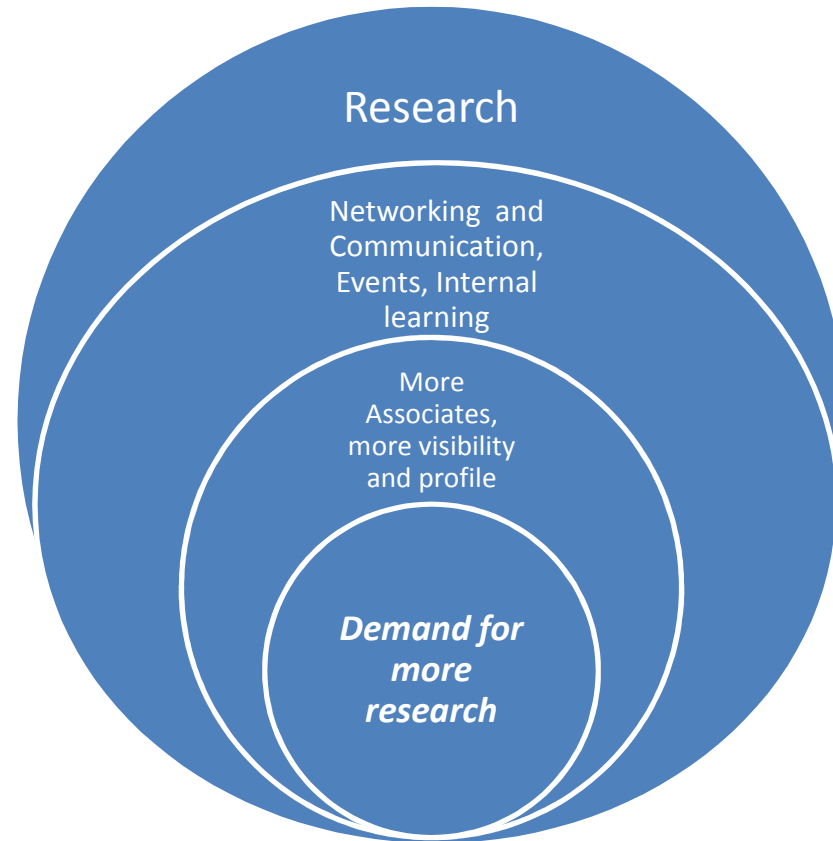
We Applied Strategic Methodologies to our Analysis

We Noted the Sequencing Traditionally Associated with a Matrix for Competencies and Resources

New Competency	#2 Do Second	#4 Do Last... or not at all
Existing Competency	#1 Do First	#2 Do Second
	Resources in Place	Requires Investment

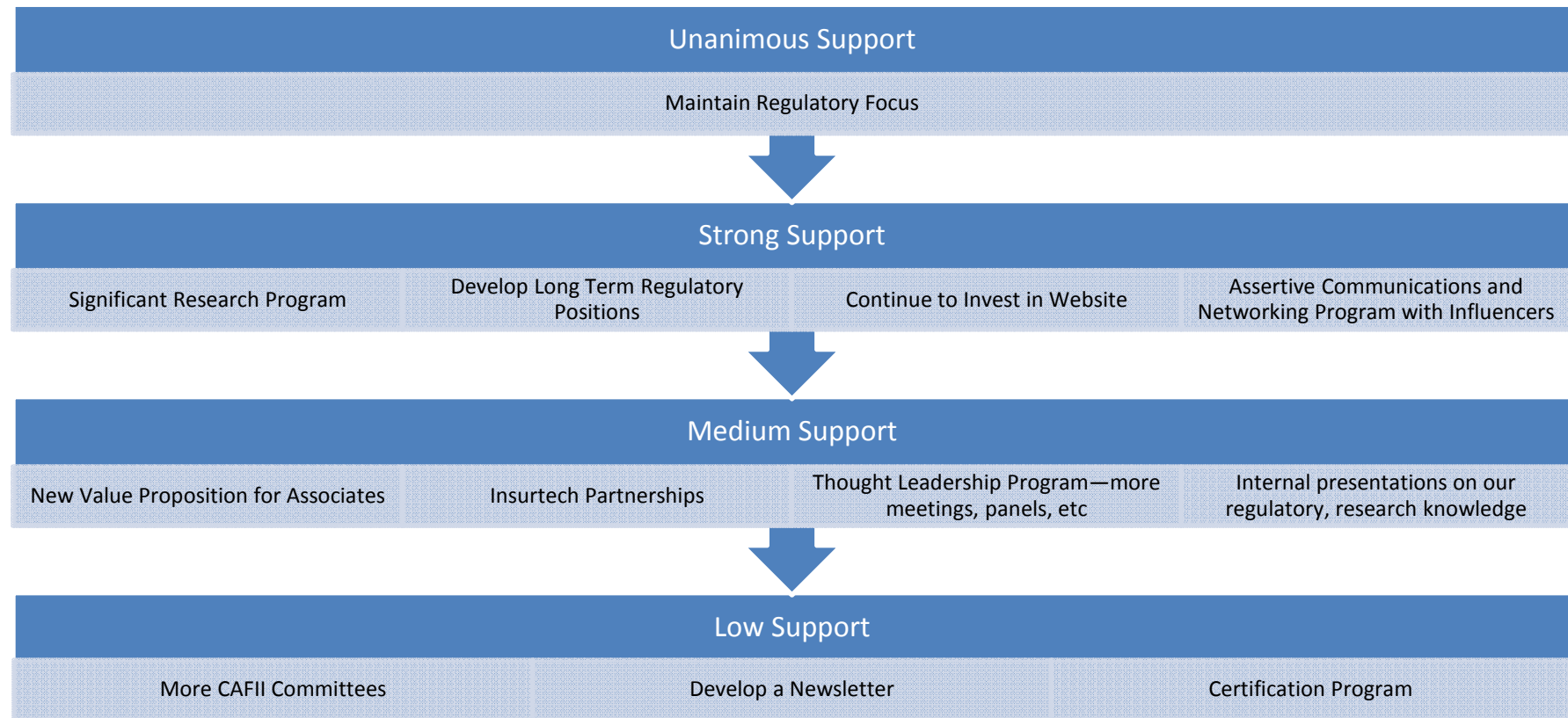
We Were Not Mechanical in our Ordering of Priorities

We noted that prioritizing between options in the second and third quadrants is not mechanical—for example, expensive research is higher priority because it is a catalyst for other strategic initiatives like meetings, communication, more events, a better website, and an enhanced value proposition...



Bundling and Prioritizing the Strategic Options

Summary of the Survey Results



Where there Was Clarity—Areas of Unanimous or High Support

Board Approval Requested

Maintain and Build on Regulatory Strength

Develop a Significant Research Program

Assertive Communication and Networking Program with Influencers

Continue to Invest in Website

Develop Long Term, Proactive Regulatory Positions

Where there Was Clarity—Areas of No Support

Board Approval Requested

More CAFII Committees

Develop a Newsletter

Develop a Certification Program

Where there Was Less Clarity—Areas of Medium Support

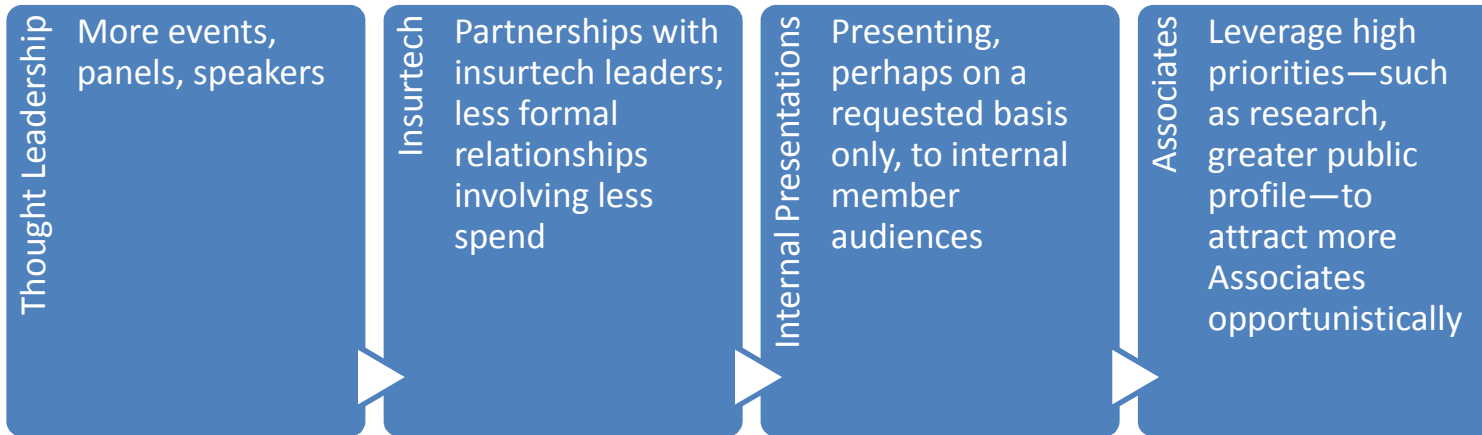
New Value Proposition for Associates

Insurtech Programs via Partners

Thought Leadership Program—more meetings, panels, etc.

Internal Presentations to Members (executives, call centre employees)
on our regulatory and research knowledge

We Needed to Determine an Approach to Medium Priorities



Strategically remove them



Keep them but don't allocate budget to them



Keep them on a "watching brief" for later review, re-evaluation



Keep them and prioritize them, but behind high priorities



Sequence them to do later



Keep them only if they don't incur money, resources, time

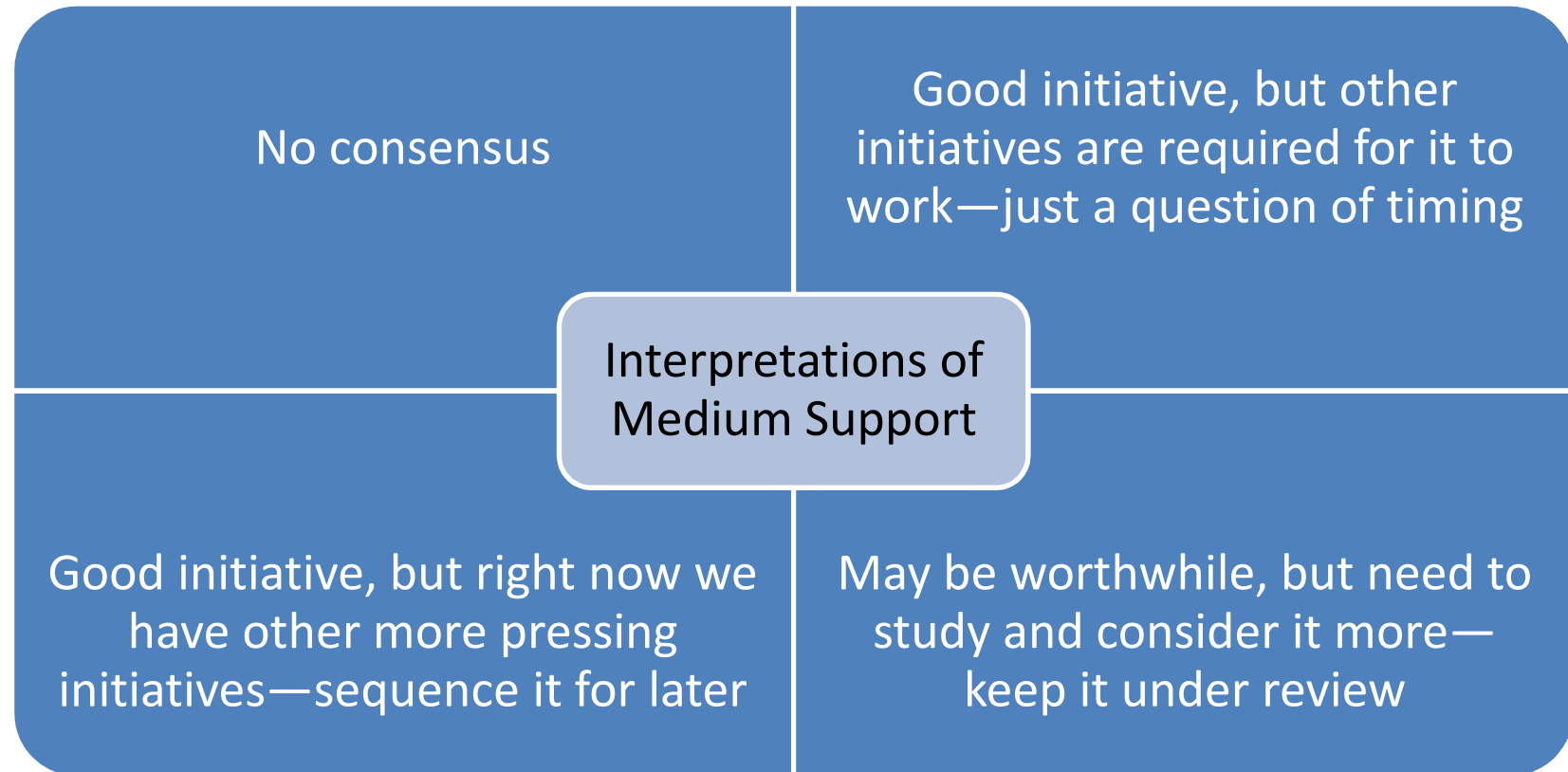
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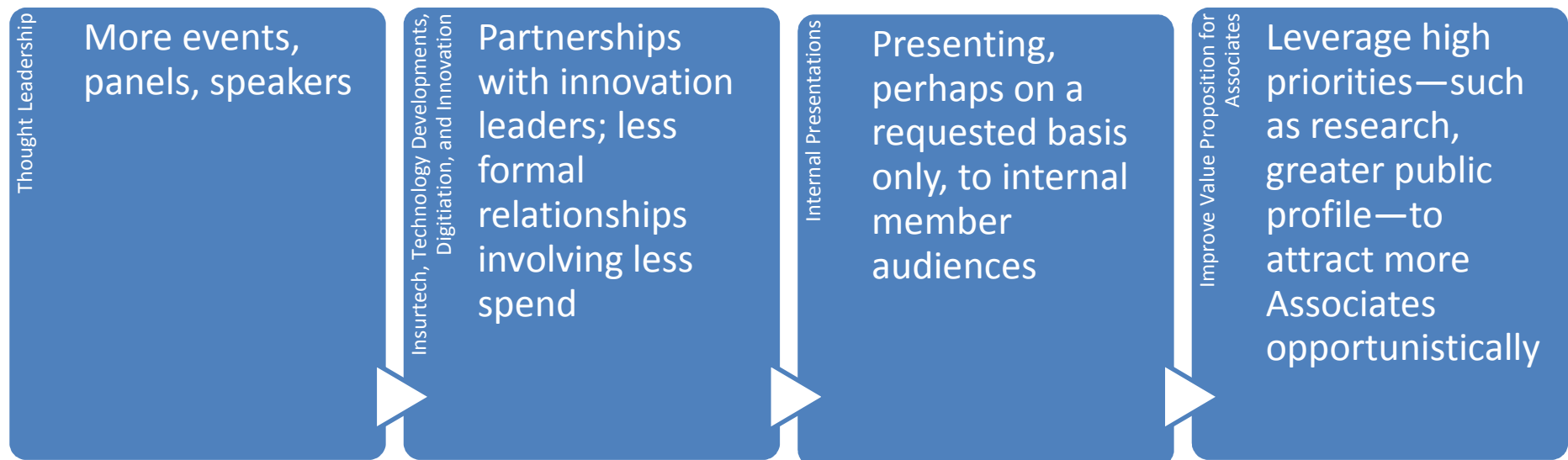
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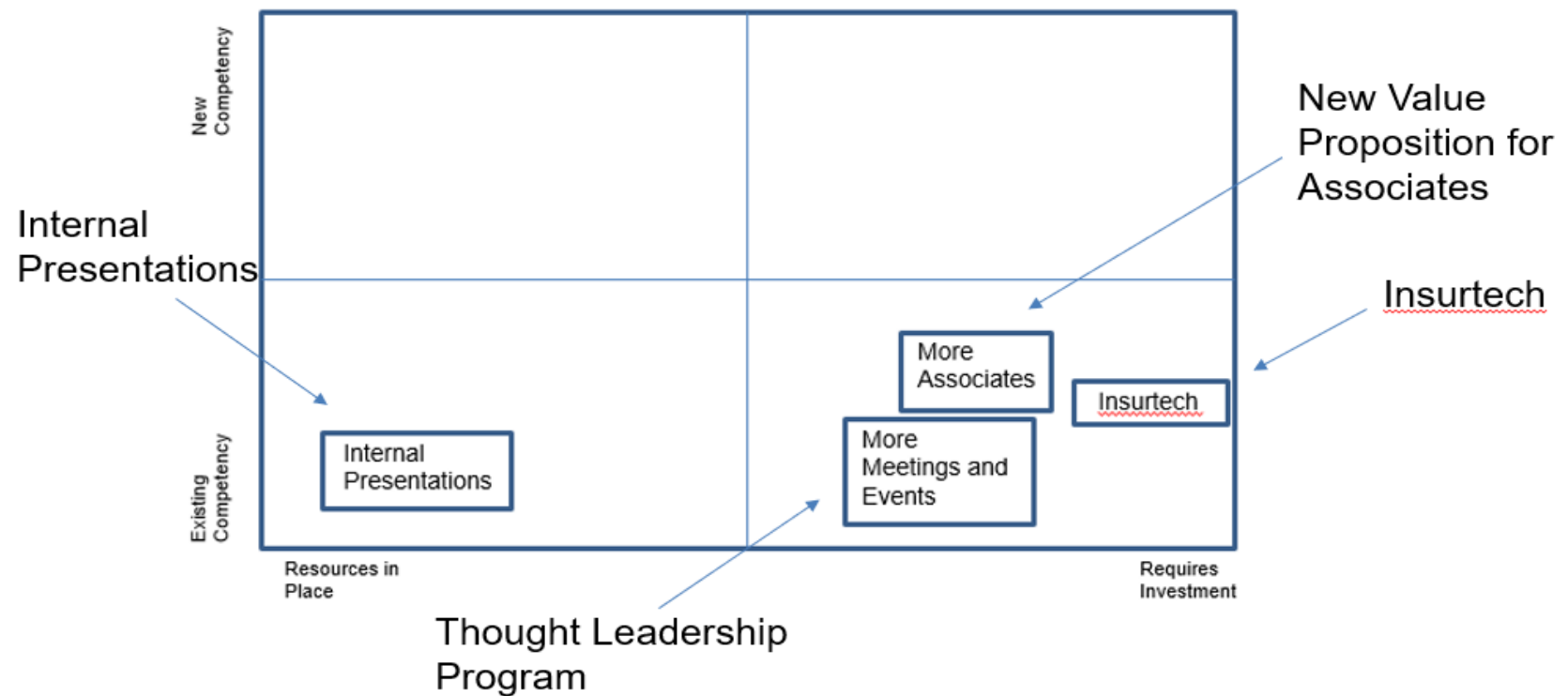
There are Many Ways to Interpret Medium Support



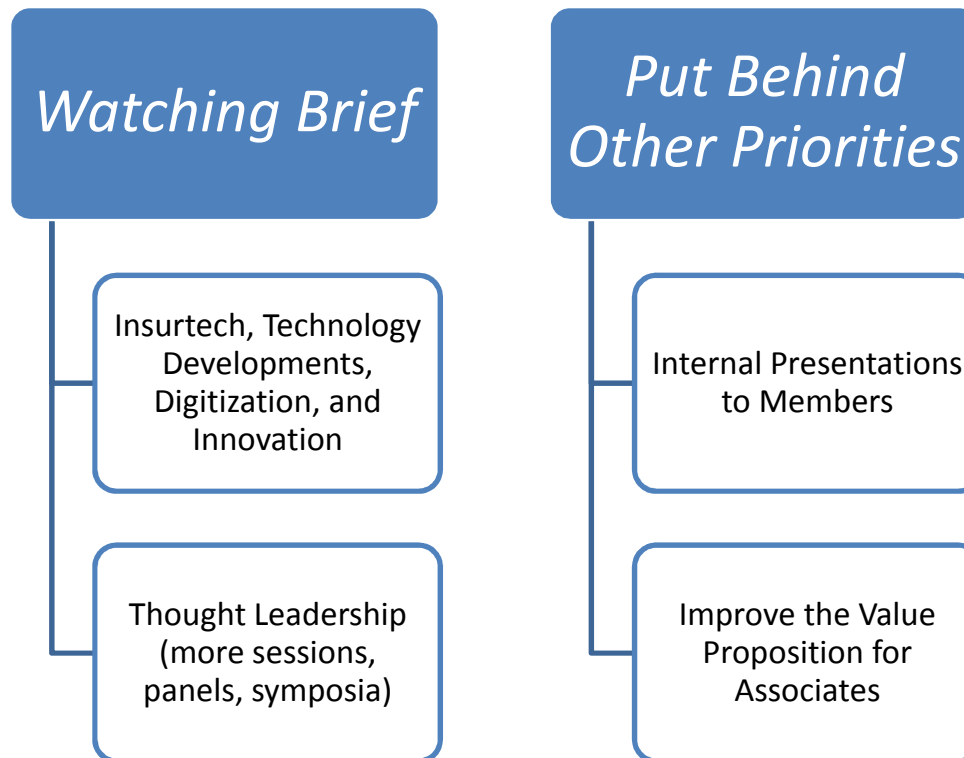
We Discussed our Approach to Medium Priorities



Medium Support Initiatives Were Reviewed in the Matrix of Competencies and Resources



We Agreed to Retain these Medium Priorities, but to Focus on Top Priorities



Board Approval Requested

The EOC Developed a Proposed Core Strategic Prioritization Statement

Core Statement

Board Approval Requested

CAFII's **mission** remains the same:

CAFII will represent, promote and advance the interests of financial institutions in insurance and affiliated organizations. Its express goal is fostering an open and flexible marketplace that is efficient and effective and allows consumers an expanded choice in the purchase of insurance products and services. CAFII will work with other industry associations, where appropriate, to ensure public policy supports a legislative and regulatory environment that is healthy for future growth.

In support of this mission, CAFII's fundamental strategic priority will be to develop outstanding relationships and communications with insurance regulators and policy-makers across Canada. To promote this objective, we will meet in-person with representatives of these groups at least once every 18 months.

We will deepen these relationships by embarking on a significant research program that will provide us with interesting and relevant content to share, and which can gain us public profile. Our research program will dovetail with a proactive element to our regulatory focus through which we will seek to educate and influence key constituents about our long-term objectives.

Our research findings and our regulatory expertise will also serve as the foundation for an assertive communications and networking strategy through which we will meet on an ongoing basis with key influencers including policy-makers, senior bureaucrats, politicians, thought leaders, Association leaders, academics and others with whom we will share our research insights and key messages. As part of our efforts to increase our focus on and relevance to consumers and to heighten our public profile, we will continue to invest in the CAFII website and explore expanding and enhancing our media profile.

In addition to these strategic priorities there are other initiatives that CAFII will continue to promote, but as lower priorities. We will keep a watching brief on Insurtech, Technology Developments, Digitization, and Innovation, and on increasing our thought leadership through additional meetings and presentations in our areas of expertise. We will leverage our regulatory expertise and research with presentations to internal audiences within our membership; and we will explore ways to enhance the value proposition of being an Associate, with the objective of attracting more to join CAFII.

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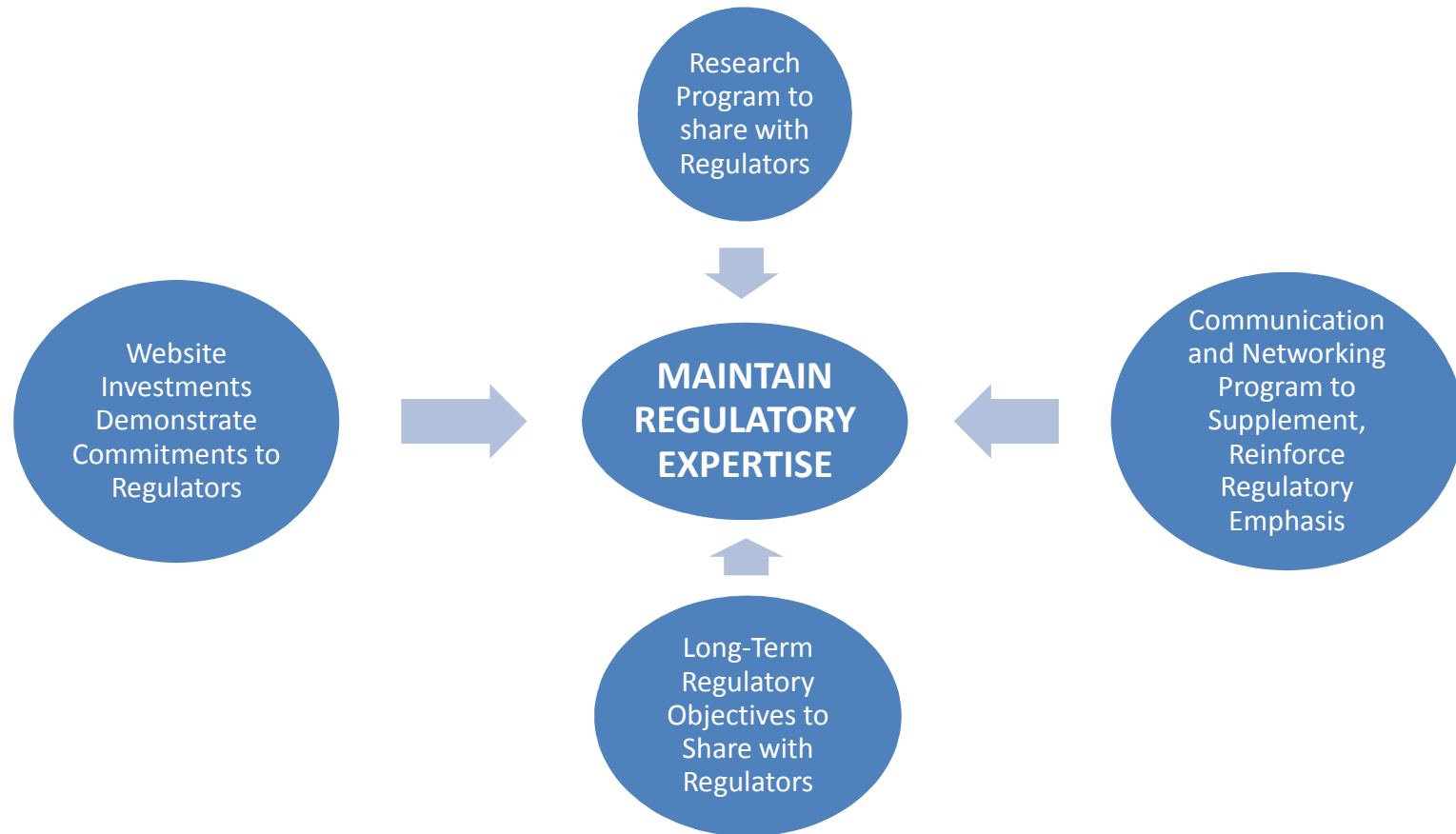
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Where Things Stand

A Key Observation: Research is a Foundation for the Success of the Strategy



We Noted that Areas of Strong Support Reinforce each Other



The Largest Proposed Investment in the Strategic Plan is for Research

Partnered Research with other organizations can lower costs



We Explored Options to Find Additional Funds for Research

Prioritize

Try to reallocate funds from other priorities; find savings and apply to research

Increase Membership Fees--General

Increase membership dues generally with the intention of using the additional resources for research

Increase Membership Fees--Dedicated

Increase Membership dues one-time, under special assessment for dedicated research fund

Request Funds for Specific Research

"Pass the Hat" for dedicated research—models may include some members, more interested in a particular topic, giving more for that research effort

Sponsors

Secure sponsors / partners for CAFII research (would take time to build out this approach)

What Comes Next?

After Approval, a Business and Implementation Plan is Next

A successful strategy requires exquisite execution



Establish timelines for the Strategic Objectives

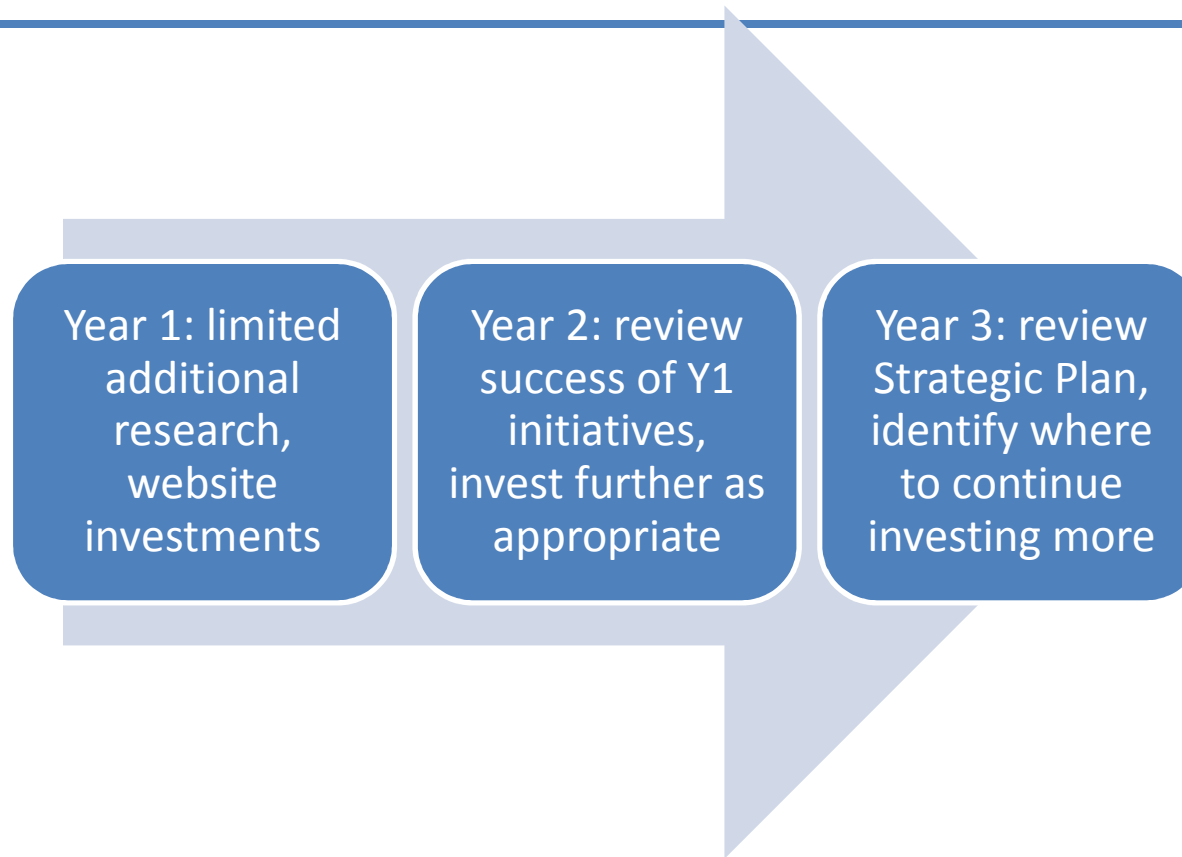


Develop a Budget and Implementation Plan

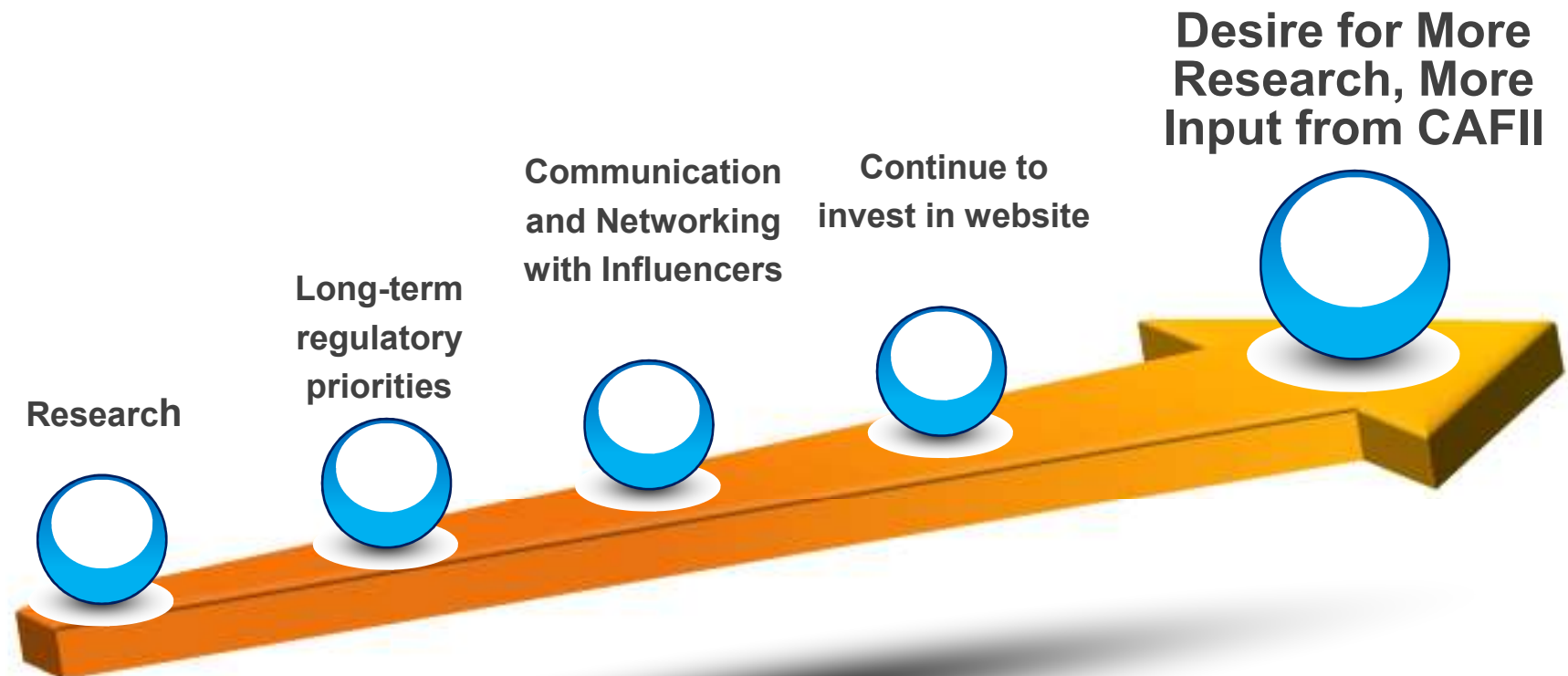


Establish Metrics to Measure Success

Budgetary Constraints Mean that Implementing the Strategic Plan will Need to be Done in Phases



We will Develop Detailed Timelines and Goals with Measures



Key CAFII Committees will be Critical to the Successful Implementation of the Strategy

Research & Education Committee – Chaired by Diane Quigley, CUMIS / Co-operators Group	Media Advocacy Committee— Chaired by Charles Blaquiere, Valeyo	Licensing Efficiency Issues Committee – Chaired by Moira Gill, TD Insurance	Market Conduct Committee – Chaired by Rose Beckford, ScotiaLife Financial
Will be critical to recommending research priorities	Will be focused on our media strategy, website enhancements, and identifying key influencers to share our message with	Will play a key role in our long-term regulatory objectives and will input into research priorities	Our regulatory priority means a continued key role for this Committee, including input into research topics
<i>This Committee focuses on:</i> CAFII Value Proposition IAIS Core Principles Complaint Statistics Underserved Market Research	<i>This Committee focuses on:</i> Media Relations Public Advocacy Website	<i>This Committee focuses on:</i> LLQP Modernization Representation on Provincial Councils ISI Regime / Restricted Licensing	<i>This Committee focuses on:</i> Regulatory Submissions Distribution Guide E-Commerce Insurance Act & Related Legislative / Regulatory Reviews



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How do we Measure Success after 6/12/18 Months?...did we choose the Right Initiatives?

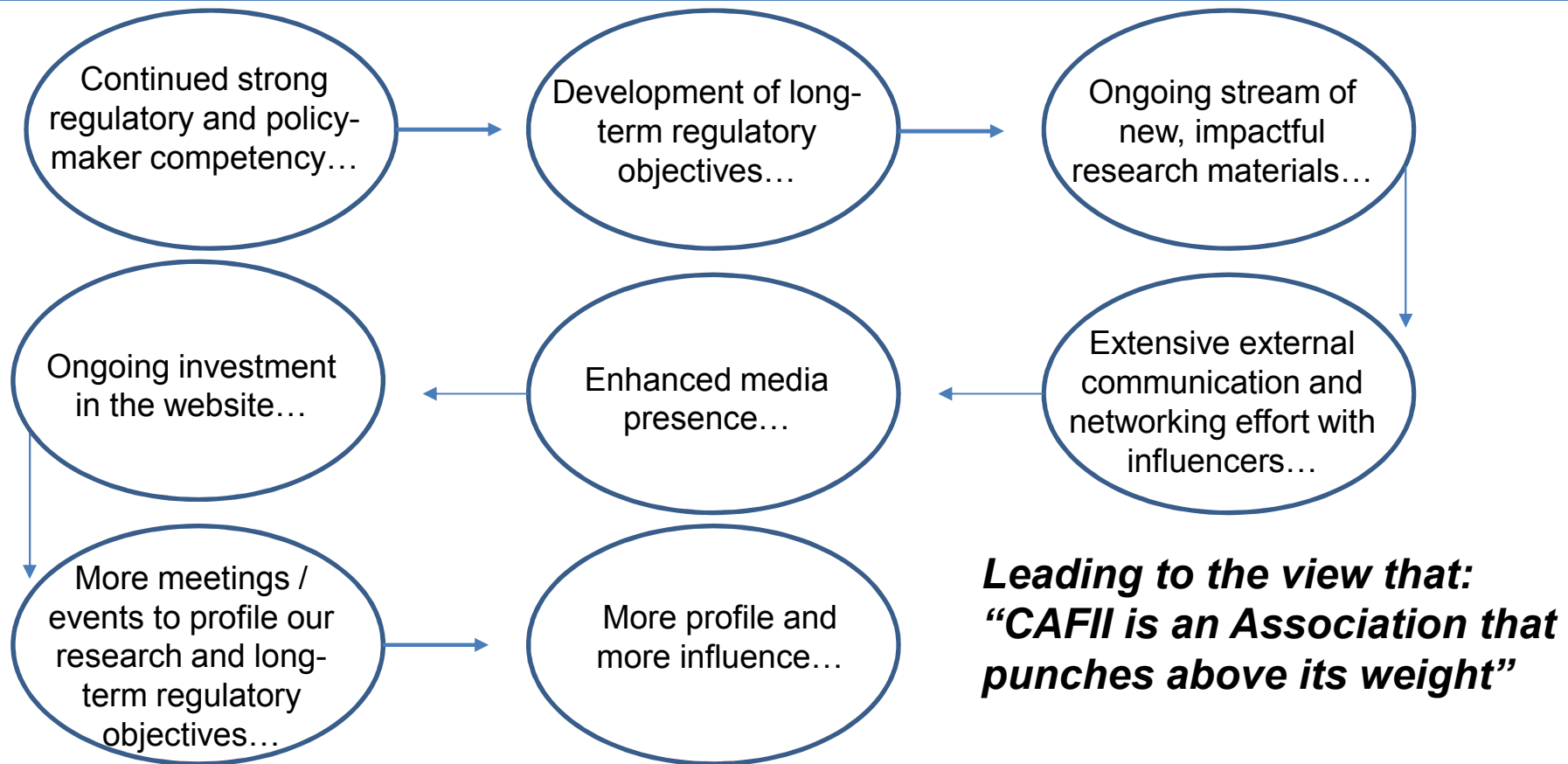
A successful execution requires measures



Possible Measures of Success

- Retention of Members
- New Members, Associates
- Surveys of Members, Associates, Participants at Events
- Return on investment
- Speaking opportunities
- Media presence
- What is perception of CAFII among key stakeholders/audiences?
- Research results (number of studies, how often quoted)

If this Strategic Plan is Successful...What Might CAFII Look Like...in 2021?



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Thank You

CAFII Strategic Options— Recommended Directions for Board Approval

February 2018

Recommend Board Approval of Areas to Invest In—Unanimous or High Support

Board Approval Requested

Maintain and Build on Regulatory Strength

Develop a Significant Research Program

Assertive Communication and Networking Program with Influencers

Continue to Invest in Website

Develop Long Term, Proactive Regulatory Positions

Recommend Board Approval of Areas to Not Invest In—Little Support

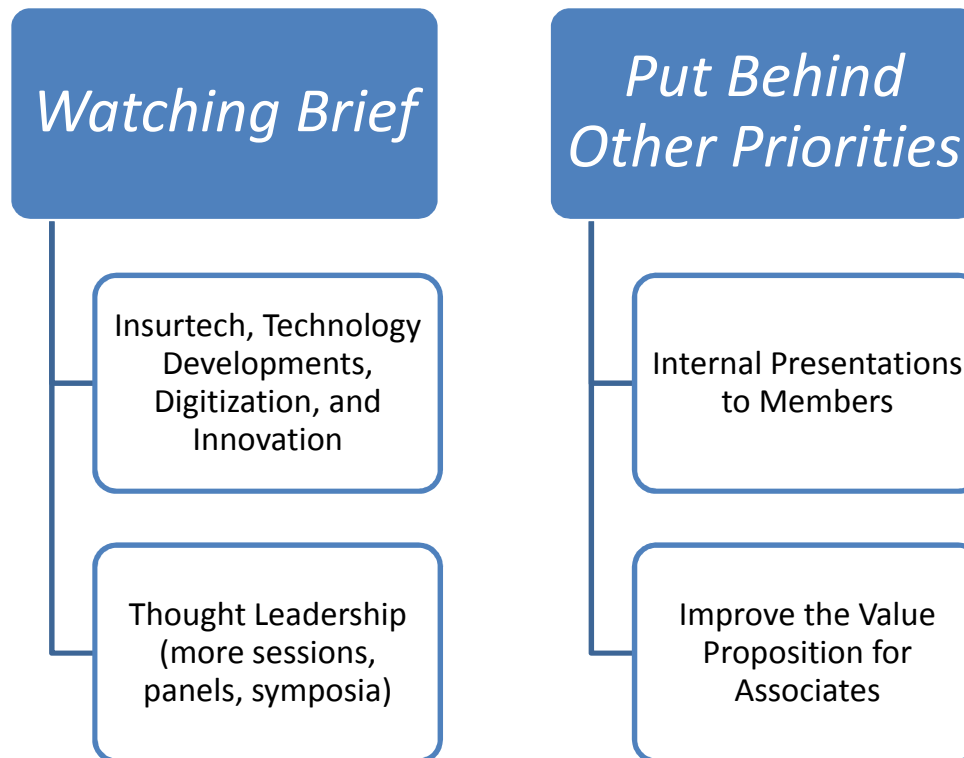
Board Approval Requested

More CAFII Committees

Develop a Newsletter

Develop a Certification Program

Recommend Board Approval of Areas that are Medium Priorities



Board Approval Requested

Recommend Board Approval of Proposed Core Strategic Prioritization Statement

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Thank You

Board-Endorsed 2018 CAFII Operating Budget, Updated To Reflect Economizing Measures And Known Current Reality; Board Approval Sought

Version: 10:30 a.m., February 2, 2018

	2017 Actuals	2017 Budget	2017 Actuals to Budget Variance	2018 Budget (25% Dues Increase & Scaled Back Expenses)	Comment/Rationale
Revenue					
Membership Dues	\$475,425	\$559,125	-15.0%	\$608,385	Assumes 5 Members @ upper tier dues; 5 Members @ lower tier dues; and 12 Associates @ \$4800; for conservatism, does not assume any Member growth
Interest	\$126	\$250	-49.6%	\$200	
TOTAL REVENUE	\$ 475,551	\$ 559,375		\$ 608,585	
EXPENSE					
Management Fees ¹	\$442,012	\$500,115	-11.6%	\$455,000	includes two Co-Executive Directors, transition to Managing Matters AMC support @ 3 days per week; and new EOC meetings model (only 5 in-person meetings). See Explanatory Note #1 below.
CAFII Legal Fees/Corporate Governance	\$2,954	\$7,000	-57.8%	\$5,000	
Audit Fees	\$14,271	\$14,560	-2.0%	\$14,600	includes video content development; & SEO monitoring and reporting
Insurance	\$5,238	\$5,500	-4.8%	\$5,500	
Website Ongoing Maintenance	\$46,341	\$33,700	37.5%	\$14,000	
Website SEO and Enhancements				\$14,220	
Telephone/Fax/Internet	\$6,119	\$5,000	22.4%	\$5,800	
Postage/Courier	\$380	\$375	1.3%	\$400	
Office Expenses	\$1,286	\$3,300	-61.0%	\$2,000	
Bank Charges	\$38	\$40	-5.0%	\$50	
Amortization Expense	\$0			\$0	
Depreciation Computer/Office Equipment ²	\$1,603	\$468	242.5%	\$1,200	
Miscellaneous Expense	\$433	\$0		\$500	
Board/EOC/AGM				\$0	
Annual Members Luncheon	\$10,247	\$13,200	-22.4%	\$10,000	
Board Hosting (External)	\$7,500	\$15,000	-50.0%	\$15,000	
Board/EOC Meeting Expenses	\$25,493	\$11,000	131.8%	\$26,000	
Industry Events	\$36	\$2,000	-98.2%	\$1,000	
EOC Annual Appreciation Dinner	\$8	\$2,200	-99.6%	\$800	
Provincial Regulatory Visits	\$11,011	\$8,000	37.6%	\$12,000	includes \$17.5K for 2018 portion of refresh of Pollara travel insurance research; and provision for one(1) major new research project in 2018, rather than R&E Ctte's originally requested two(2) projects
Research/Studies	\$17,807	\$50,000	-64.4%	\$52,500	
Regulatory Model(s)	\$16,958	\$20,000	-15.2%	\$27,000	includes provision for legal advice re RIA representation on Sask, Alta, Manitoba; possible new RIA regime in BC; new single integrated regulators in Ontario and Alta; and additional provision re Regulations supporting Quebec Bills 141 and 150
Federal Financial Reform	\$0	\$2,000	-100.0%	\$500	includes media training session; and media consultant support but at a reduced level (down from \$3700/month to \$2000/month after Q1 2018); and no provision for outreach to key influencers budget provision requested by Media Committee
Media Outreach	\$40,256	\$20,000	101.3%	\$30,000	
Marketing Collateral	\$0	\$7,000	-100.0%	\$2,000	
Tactical Communications Strategy	\$379			\$0	
Media Relations, CAFII Consultant	\$164	\$0		\$0	
Speaker fees & travel	\$0	\$4,000	-100.0%	\$2,000	
Gifts	\$452	\$500	-9.6%	\$500	
CAFII 20th Anniversary Celebration	\$26,495	\$27,685	-4.3%	\$0	
Networking Events	\$350	\$0		\$500	
TOTAL EXPENSE	\$ 677,831	\$ 752,643	-9.9%	\$ 698,070	
Excess of Revenue over Expenses	(\$202,280)	(\$193,268)	4.7%	(\$89,485)	
Unrestricted Net Assets (beginning of year)	\$380,758	\$380,758		\$ 178,478	
Unrestricted Net Assets (end of year)	\$178,478	\$187,490		\$ 88,993	

Explanatory Notes:
(1) Assumes Two Co-Executive Directors, one @ 5 days per week; one @ 4.5 days per week; plus TO Corp Admin support for January @ 4 days per week and Managing Matters Admin support @ 3 days per week for Feb thru December in keeping with shift to only 5 in-person EOC meetings per year.
(2) Amortization of office equipment based on 4 year straight line depreciation

Actual/Forecasted Financial Reserves	2017 Actuals	2018 Budget Option; Including Incremental Membership Dues and All Expenses
Minimum 3 months (25%) of Annual Operating Expenses =	\$169,458	\$174,518
Maximum 6 months (50%) of Annual Operating Expenses =	\$338,916	\$349,035
Actual/Forecasted Level of Financial Reserves :	\$178,478	\$88,993
Actual/Forecasted Level of Financial Reserves %:	26%	13%

Agenda Item 2.3

February 7/18 Special Purpose Board Teleconference Meeting

**Concept Proposal For CAFII “Initiation Membership” Category
CONFIDENTIAL DRAFT ONLY (not for distribution beyond CAFII Board and EOC Members)**

Eligibility

Companies/organizations which are distributors and/or underwriters/manufacturers of creditor’s group insurance and/or other forms of life and health insurance sold through alternate distribution channels in Canada; and which support the mission, vision, and values of the Canadian Association of Financial Institutions in Insurance may apply for admission as a “CAFII Initiation Member.”

Initiation Membership applicants may not have been a Member of CAFII for at least the past five years.

Term

CAFII Initiation Membership status is limited to two membership years, following which the related Initiation Membership Dues Incentive shall cease, and the Initiation Member must transition to CAFII Regular Member status or depart as a Member of the Association.

Initiation Membership Dues Incentive

An applicant approved by the CAFII Board for Initiation Membership status will receive, for each of the first two years only, a 40% discount and pay 60% of the CAFII Member Dues that would otherwise be payable.

For example:

	2018 Dues	2019 Dues¹	Savings over 2 years
CAFII Regular Member (>\$75 billion assets)	\$73,438	\$73,438	
Initiation Member (>\$75 billion assets)	\$44,000	\$44,000	\$58,876
CAFII Regular Member (<\$75 billion assets)	\$36,719	\$36,719	
Initiation Member (<\$75 billion assets)	\$22,000	\$22,000	\$29,438

¹ assumes no change in Member Dues for 2019.

Privileges and Benefits

The privileges and benefits of CAFII Initiation Member status shall be identical to those of CAFII Regular Member status, including all of the following representation, voice, and influence dimensions:

- having a Director on the CAFII Board of Directors;
- participation/involvement in the Association’s Executive Operations Committee (EOC) and other committees;

- input to and involvement in CAFII submissions to insurance regulators and policy-makers;
- participation/involvement in CAFII regulator and policy-maker meetings and visits tours; and
- preferred access to CAFII-commissioned research results, etc.

The following limitations on the privileges and benefits of CAFII Initiation Membership shall apply:

- an Initiation Member's Director on the CAFII Board of Directors may not serve as Chair of the Board or Vice-Chair of the Board; and
- an Initiation Member representative may not serve as Chair of the CAFII Executive Operations Committee/Secretary to the Board.

Application Process

CAFII Initiation Membership applicants must apply using the standard CAFII Membership Application Form and submit the completed Form to CAFII's Co-Executive Directors; and, in addition,

- submit any additional information which may be requested on behalf of the CAFII Board of Directors; and
- undergo a review/vetting process which will include an interview between members of the applicant's senior management team and a CAFII membership review committee.

The CAFII Board of Directors will review and make a determination on all Initiation Membership applicants, with the benefit of a recommendation from the Association's membership review committee. The decision of the CAFII Board of Directors shall be final.

Agenda Item 2.4
February 7/18 Special Purpose Board Teleconference Meeting

CAFII Media Proposal

S2C (David Moorcroft) will deliver a three-part Media Awareness and Training program as follows:

Part One (1 hour) – Setting Expectations (Keith, Brendan and interested board & EOC members)

- How the media works
- Risks and Rewards
- Implementing an effective engagement strategy

Part Two (1 ½ hours) – Managing the Media (Keith and Brendan)

- Theory and best practices
- How to become an effective spokesperson for CAFII
- How to become a desireable spokesperson for the media
- How to avoid pitfalls

Part Three (1 ½ hours) – Simulated Media Interviews (Keith)

- Conduct & video-tape simulated media interviews with CAFII spokesperson
- Critique and provide feedback on each interview

Budget:

- \$2,750 plus HST
- Includes leave-behind copies of presentation, use of S2C video camera
- CAFII to provide training room, projector, screen



ASSOCIATE APPLICATION FORM

Organization Name: OneMain Solutions Canada - American Health and Life Insurance Company and Triton Insurance Company

Representative's Name and Title: Henryka Anderson - Chief Agent

Address: 1420 - 380 Wellington Street

City: London

Province: Ontario

Postal Code: N6A 5B5

Phone - Main: 844-621-8014

Direct: 817-820-8014

Fax: 866-897-8985

Email: henryka.anderson@onemainfinancial.com

Website:

Parent Company: OneMain Financial

Description & Fees:

I. Associates ☒ \$4,800

Organizations that are business partners of CAFII members or otherwise support the Association's goals are eligible to apply for Associate status. Associates receive periodic CAFII communications and invitations to CAFII events. Associates pay \$4,800 per annum in one instalment.

Associate Status is valid from January 1 to December 31 each year.


Signature of Applicant:

February 1, 2018
Date:

As a signing authority, I hereby acknowledge that as an applicant for Associate status in CAFII, my organization supports the Association's mission, objectives, and policy positions. For more information visit www.cafii.com.