



July 14, 2015

Chief Executive Officers and Chief Agents of P&C and Life Insurers in Canada

**Re: Request for information regarding Travel Insurance for Canadians traveling out of province/country**

Dear Sirs/Madams,

The Travel Insurance Working Group of the Canadian Council of Insurance Regulators (CCIR) has developed a survey to obtain information from insurers about travel insurance sold in Canada. CCIR formed this working group to research and address concerns expressed by the public and by the brokerage community that confidence in travel insurance is eroding.

The information in this questionnaire is being requested by each provincial or territorial insurance regulator pursuant to the information gathering authority under its laws.

In accordance with the new Memorandum of Understanding being entered into by insurance regulators, to facilitate the sharing of information amongst regulators and to assist industry by reducing the need for separate requests being made by each jurisdiction, regulators have asked that the CCIR secretariat (employees of the Financial Services Commission of Ontario) obtain Canada-wide information from companies on their behalf.

The survey is designed to gather information for the 2014 calendar year. The completion of the survey is mandatory.

The first phase of our Travel Insurance review is to obtain a comprehensive understanding of the travel insurance market in Canada. The results of the survey will become part of an Issues Paper on this subject that the Travel Insurance Working Group expects to publish for consultation in early 2016.

The regulators appreciate that the responses requested may contain confidential information relating to trade secrets as well as commercial, technical or financial information and the regulators will treat it as such, recognizing that confidentiality and access to information are governed by the relevant legislation in each jurisdiction. If your response contains information that you consider to be confidential trade, commercial or financial information, you may wish to highlight in the document that the information is explicitly being provided in confidence.

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The survey is to be completed and sent to the CCIR Secretariat ([ccir-ccrra@fSCO.gov.on.ca](mailto:ccir-ccrra@fSCO.gov.on.ca)) in electronic format by Monday, September 14, 2015.

Yours,

Patrick Déry  
CCIR Chair

On behalf of:

Mark Prefontaine  
Superintendent of Insurance  
Alberta Treasury Board and Finance

Carolyn Rogers  
CEO and Superintendent  
Financial Institutions Commission - British Columbia

J. Scott Moore  
Deputy Superintendent of Insurance  
Financial Institutions Regulation Branch, Manitoba

William Ngu,  
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Angela Mazerolle  
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