

**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

Name of Company: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

(Note : Please provide the name of a person who will be available between December 17 and December 31, 2004.)

Telephone #: \_\_\_\_\_

Fax #: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**Certification**

I have knowledge of the information provided in this self assessment questionnaire. The information provided fairly represents the policies followed by the company as at the date this questionnaire is being signed.

Signature of Officer: \_\_\_\_\_

Date: \_\_\_\_\_

Name of Officer: \_\_\_\_\_

(PLEASE PRINT)

Title: \_\_\_\_\_

**If the response contains information that you consider to be confidential trade, commercial or financial information, you may wish to specify that the information is being provided in confidence.**

Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.

## **RISK BASED MARKET CONDUCT QUESTIONNAIRE**

### **RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

#### **BACKGROUND**

The Canadian Council of Insurance Regulators (CCIR) has developed a risk-based market conduct assessment questionnaire to obtain information from insurers about their relationships with Agents, Managing General Agents, Associate General Agents, Personal Producing General Agents, National Account Agents, Group Insurance Consultants, Third Party Administrators (claims and administrative services), Independent Brokers and Other Sales Intermediaries in Canada.

The information in this questionnaire is being requested by each regulator pursuant to the information gathering authority that exists in its respective jurisdiction. For greater specificity, the relevant legislative provisions are set out on page 4. The questionnaire is to be completed and delivered to the regulator by December 17, 2004.

To reduce the need for separate requests being made by each jurisdiction, with the exception of Autorité des marchés financiers (AMF) in Quebec, the other regulators have asked that FSCO obtain Canada-wide information from companies on their behalf and share it with them. The AMF is planning to send the questionnaire to Quebec-based companies and to federal companies that have their head offices in Quebec. The information in this questionnaire is being requested by each regulator pursuant to the information gathering authority under its laws.

The completion of the questionnaire is mandatory. The assessment questionnaire is designed to gather information about practices in effect at the date the questionnaire is completed and signed. It is not designed to gather information about former practices, except where transactions are still pending completion. Secondly, responses are required on a Canada wide basis. Thirdly, where the answer to a question differs by jurisdiction, or differs by line of business, the differences should be explained in the response.

The first phase of this review is to obtain a comprehensive understanding of the environment and controls around compensation to sales intermediaries and financial linkages between insurers and sales intermediaries and quotation practices. Once the responses have been received, the results will be studied and key areas identified for potential further review.

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.

In the case of groups of related companies, where the answers are the same for all companies, one questionnaire can be completed provided the names of all companies to which the responses apply are disclosed.

**Remember to indicate wherever answers differ between lines of business and by jurisdiction.  
Please cross reference documents or comments in the Comments section to the question.**

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### **RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

Where sample documents are requested, please excise the name and any identifying information about the sales intermediary involved. Please cross reference documents or comments in the comments' section to the questionnaire.

A reference to "company" means the company that has been requested to complete this assessment questionnaire.

A reference to "sales intermediaries" means any person (corporation or individual) who is selling insurance policies of the company or providing advice to prospective insurance customers. It does not include individuals who are only processing the transactions or providing any other ancillary services.

A reference to "related parties" means that if there is an aggregate ownership of 10% or more of voting shares or one party has the ability to exercise directly or indirectly, control, joint control or significant influence over the other. Two or more parties are related when they are subject to common or joint control. Related parties also include management and immediate family members.

An example of "National Accounts" would be large securities brokerage firms that have life insurance sales divisions.

All questions should be reviewed for all lines of business and where necessary a separate questionnaire completed for each line (individual, group and miscellaneous).

If you have questions concerning the completion of the questionnaire, you may contact either:

Anita Sastri, by telephone at (416) 590-7245, by fax at (416) 226-7870 or by e-mail at [asastri@fsco.gov.on.ca](mailto:asastri@fsco.gov.on.ca); or Jai Persaud, telephone (416) 590-7244, by fax (416) 226-7870 or by e-mail at [jpersaud@fsco.gov.on.ca](mailto:jpersaud@fsco.gov.on.ca).

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

#### Appendix

#### AUTHORITY OF INSURANCE REGULATORS TO REQUEST INFORMATION

A comprehensive description of statutory powers is beyond the scope of this appendix. Listed below are some of the key information gathering powers.

| Province                | Legislation                                        | Section                         |
|-------------------------|----------------------------------------------------|---------------------------------|
| Canada                  | Insurance Companies Act, S.C. 1991, c. 47          | s. 664                          |
| Ontario                 | Insurance Act, R.S.O. 1990, c. I.8                 | s. 31                           |
| Alberta                 | Insurance Act, R.S.A. 2000, c. I-3                 | s. 50                           |
| British Columbia        | Financial Institutions Act, R.S.B.C. 1996, c. 14   | s. 213                          |
| Manitoba                | The Insurance Act, C.C.S.M. 2004, c. I-40          | s. 17                           |
| New Brunswick           | Insurance Act, c. I-12                             | s. 15                           |
| Newfoundland & Labrador | Insurance Companies Act, R.S.N.L. 1990, c. I-10    | s. 75                           |
| Northwest Territories   | Insurance Act, R.S.N.W.T. 1988, c. I-4             | s. 263                          |
| Nunavut Territory       | Insurance Act, R.S.N.W.T. 1988, c. I-4             | s. 263                          |
| Nova Scotia             | Insurance Act, R.S.N.S. 1989, c. 231               | s. 5, s. 49                     |
| Prince Edward Island    | Insurance Act, R.S.P.E.I. 1974, c. I-15            | s. 15                           |
| Quebec                  | An act respecting insurance R.S.Q., c. A-32        | s. 10(3)                        |
| Saskatchewan            | The Saskatchewan Insurance Act, S.S. 1978, c. S-26 | s. 3.1, s.10.3(1), s. 13, s. 15 |
| Yukon Territory         | Insurance Act, R.S.Y. 2002, c. 119                 | s. 14                           |

Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.

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### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| <b>A.</b> | <b>LICENSING INFORMATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1         | <p>Please indicate in what jurisdiction(s) you are licensed to do business by checking the box beside the name of the applicable jurisdiction(s):</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Alberta</li><li><input type="checkbox"/> British Columbia</li><li><input type="checkbox"/> Manitoba</li><li><input type="checkbox"/> New Brunswick</li><li><input type="checkbox"/> Newfoundland &amp; Labrador</li><li><input type="checkbox"/> Nova Scotia</li><li><input type="checkbox"/> Ontario</li><li><input type="checkbox"/> Prince Edward Island</li><li><input type="checkbox"/> Quebec</li><li><input type="checkbox"/> Saskatchewan</li><li><input type="checkbox"/> Northwest Territories</li><li><input type="checkbox"/> Nunavut</li><li><input type="checkbox"/> Yukon</li></ul> |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction.  
Please cross reference documents or comments in the Comments section to the question.**

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

|                                                                    | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| <b>B.</b>                                                          | <p><b>SALES FORCE INFORMATION</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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   |      |       |      |      |       |       |
| 2                                                                  | <p>Channels used in 2003 - indicate by checking applicable boxes.</p> <p style="text-align: center;"><u>Approximate percentage of New Sales (premiums)</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;"></th> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Individual</th> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Group</th> <th style="text-align: center; border-bottom: 1px solid black;">Miscellaneous</th> </tr> <tr> <th></th> <th style="text-align: center; border-bottom: 1px solid black;">Life</th> <th style="text-align: center; border-bottom: 1px solid black;">A&amp;S</th> <th style="text-align: center; border-bottom: 1px solid black;">*Money<br/>Prod.</th> <th style="text-align: center; border-bottom: 1px solid black;">Ins.</th> <th style="text-align: center; border-bottom: 1px solid black;">ASO</th> <th style="text-align: center; border-bottom: 1px solid black;">*Money<br/>Prod.</th> <th style="text-align: center; border-bottom: 1px solid black;">(e.g., affinity,<br/>specialty)</th> </tr> <tr> <th></th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Direct business<br/>(e.g., internet, mail)</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Independent Brokers</td> <td style="text-align: center;">----</td> <td 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<td><input type="checkbox"/> Associate General Agents</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Salaried or<br/>Commissioned Employees</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> MGA's</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> National Accounts</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Actuaries/Consultants</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Other Sales Intermediaries</td> <td style="text-align: center;">----</td> <td style="text-align: center;">----</td> <td style="text-align: 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business<br>(e.g., internet, mail) | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Independent Brokers | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Career Agents | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Personal Producing<br>General Agents | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Associate General Agents | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Salaried or<br>Commissioned Employees | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> MGA's | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> National Accounts | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Actuaries/Consultants | ---- | ---- | ----- | ---- | ---- | ----- | ----- | <input type="checkbox"/> Other Sales Intermediaries | ---- | ---- | ----- | ---- | ---- | ----- | 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|                                                                    | Life                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Direct business<br>(e.g., internet, mail) | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Independent Brokers                       | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Career Agents                             | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Personal Producing<br>General Agents      | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Associate General Agents                  | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Salaried or<br>Commissioned Employees     | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> MGA's                                     | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> National Accounts                         | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Actuaries/Consultants                     | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <input type="checkbox"/> Other Sales Intermediaries                | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| TOTAL (must equal 100%)                                            | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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   |      |       |      |      |       |       |

Remember to indicate wherever answers differ between lines of business and by jurisdiction.  
Please cross reference documents or comments in the Comments section to the question.

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #                                                | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| 3                                                | <p>If the company uses sales intermediaries who are not employees of the company:</p> <p>As an indication of concentration, for 2003 state the percentage of the written premiums by province/ territory represented by the <u>five largest</u> intermediaries in each jurisdiction.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 20px;"> <thead> <tr> <th rowspan="3"></th> <th colspan="7" style="text-align: center; border-bottom: 1px solid black;"><u>Approximate percentage of New Sales (premiums)</u></th> </tr> <tr> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Individual</th> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Group</th> <th style="text-align: center; border-bottom: 1px solid black;">Miscellaneous</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Life</th> <th style="text-align: center; border-bottom: 1px solid black;">A&amp;S</th> <th style="text-align: center; border-bottom: 1px solid black;">*Money<br/>Products</th> <th style="text-align: center; border-bottom: 1px solid black;">Ins.</th> <th style="text-align: center; border-bottom: 1px solid black;">ASO</th> <th style="text-align: center; border-bottom: 1px solid black;">*Money (e.g., affinity,<br/>Products specialty)</th> <th style="text-align: center; border-bottom: 1px solid black;"></th> </tr> <tr> <th></th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> <th style="text-align: center;">%</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Alberta</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> British Columbia</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Manitoba</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> New Brunswick</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Newfoundland &amp; Labrador</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Nova Scotia</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Ontario</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Prince Edward Island</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Quebec</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Saskatchewan</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Northwest Territories</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Nunavut</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> <tr> <td><input type="checkbox"/> Yukon</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> <td style="text-align: center;">-----</td> </tr> </tbody> </table> <p>(* Total cash flow)</p> <p>COMMENTS:</p> |       | <u>Approximate percentage of New Sales (premiums)</u> |       |       |                                                |               |  |  | Individual |  |  | Group |  |  | Miscellaneous | Life | A&S | *Money<br>Products | Ins. | ASO | *Money (e.g., affinity,<br>Products specialty) |  |  | % | % | % | % | % | % | % | <input type="checkbox"/> Alberta | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> British Columbia | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Manitoba | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> New Brunswick | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Newfoundland & Labrador | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Nova Scotia | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Ontario | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Prince Edward Island | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Quebec | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Saskatchewan | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Northwest Territories | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Nunavut | ----- | ----- | ----- | ----- | ----- | ----- | ----- | <input type="checkbox"/> Yukon | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
|                                                  | <u>Approximate percentage of New Sales (premiums)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| <input type="checkbox"/> Ontario                 | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| <input type="checkbox"/> Prince Edward Island    | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| <input type="checkbox"/> Northwest Territories   | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| <input type="checkbox"/> Nunavut                 | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| <input type="checkbox"/> Yukon                   | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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**Remember to indicate wherever answers differ between lines of business and by jurisdiction.  
Please cross reference documents or comments in the Comments section to the question.**

**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #           | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Yes | No | N/A | Comments |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| C.<br><br>4 | <p><b>CONTRACTS</b></p> <p>Does the company use standard contracts for:</p> <ul style="list-style-type: none"> <li>a. Independent Brokers?</li> <li>b. Career Agents?</li> <li>c. Personal Producing General Agents?</li> <li>d. Associate General Agents?</li> <li>e. Salaried or Commissioned Employees?</li> <li>f. MGA's?</li> <li>g. National Accounts?</li> <li>h. Actuaries/Consultants?</li> <li>i. Other Sales Intermediaries?</li> </ul> <p>If <b>Yes</b>, provide a sample of the contracts currently in use and a description of any terms that may vary from the standard contracts. If this would result in excessive detail please contact the regulator for directions.</p> <p>If <b>No</b>, provide copies of the contracts with the company's three largest MGAs, National Accounts, and Independent Brokers.</p> |     |    |     |          |
| 5           | <p>Does the company have conditions stipulating that the sales intermediaries must place a certain amount of its business with the company?</p> <p>If <b>Yes</b>, please provide details</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #  | Question                                                                                                                                                                                                                                                                                                                                                       | Yes | No | N/A | Comments |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 6  | <p>Does the company have “first refusal” clauses in its contracts, by which it has the possibility or right to refuse to accept a risk before others?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                                                                                        |     |    |     |          |
| 7  | <p>Does the company’s commission or override (bonus) rates vary based on the volume of business placed?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                                                                                                                                      |     |    |     |          |
| 8  | <p>Does the company out-source any functions (such as underwriting, claims settlement) to sales intermediaries other than those requirements routinely associated with the sale of a product? (e.g., ordering medicals or inspection reports, etc.)</p> <p>If <b>Yes</b>, provide details how the sales intermediaries are compensated for those services.</p> |     |    |     |          |
| 9  | <p>Except as otherwise described in questions 4, 8 and 11 are there any other arrangements with sale intermediaries where compensation is provided other than for sales related activities?</p> <p>If <b>Yes</b>, provide details of such contracts.</p>                                                                                                       |     |    |     |          |
| 10 | <p>Does the company have career agents?</p> <p>If <b>Yes</b>, are they restricted to selling only those products offered by the company?</p>                                                                                                                                                                                                                   |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #                                              | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <b>D.</b>                                      | <b>COMPENSATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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       |                          |                          |  |  |  |  |  |  |
| 11                                             | <p><b>Separate copies of this question should be completed for each line of business noted in question 2.</b></p> <p>The question includes all types of compensation paid to sales intermediaries, including direct payments to staff or brokers employed by the sales intermediary.</p> <p>Check as many as apply and attach a description of these arrangements</p> <p><b>Line of Business:</b> _____</p> <table border="0"> <thead> <tr> <th><u>Type of compensation</u></th> <th>Career Agents</th> <th>PPGAs</th> <th>Independent Brokers</th> <th>MGAs</th> <th>National Accounts</th> <th>Actuaries/Consultants</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td colspan="8"><b>Commission</b></td> </tr> <tr> <td>Sales</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Bonus</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Renewals</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Overrides</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Service Fees</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input 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compensation</u> | Career Agents            | PPGAs                    | Independent Brokers      | MGAs                     | National Accounts        | Actuaries/Consultants | Other | <b>Commission</b> |  |  |  |  |  |  |  | Sales | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Bonus | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Renewals | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Overrides | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 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| <u>Type of compensation</u>                    | Career Agents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| Profit Sharing                                 | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Co-op Advertising                              | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Expense Allowance                              | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Sales Incentive Programs                       | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Provision of Administrative Assistance         | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Provision of Office Space or Housing Allowance | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| E & O Insurance                                | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Pension\Retirement Plan                        | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Group Life, Health & Disability Insurance      | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Benefits in kind                               | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Implementation and Reimbursement of            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| Set-up costs - Group                           | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| TPAs                                           | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Any other not listed above                     | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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Remember to indicate wherever answers differ between lines of business and by jurisdiction.  
Please cross reference documents or comments in the Comments section to the question.

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #  | Question                                                                                                                                                                                                                                                                                                                       | Yes | No | N/A | Comments |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 12 | <p>a. Does the company have a standard commission and override scale?</p> <p>If <b>Yes</b>, please provide details.</p> <p>b. Do you allow deviations from the standard commission and override scale?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                       |     |    |     |          |
| 13 | <p>Is the company's commission structure for new and renewal business materially different?</p> <p>If <b>Yes</b>, do you monitor the sales intermediaries' activities to ensure policies are not replaced to take advantage of the higher commission rate?</p> <p>If <b>Yes</b>, please describe your monitoring practice.</p> |     |    |     |          |
| 14 | <p>Do you permit intermediaries to charge customers for any other services which are related to products offered by the company and which are not stated in the contract between the insurer and the insured?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #  | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Yes | No | N/A | Comments |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 15 | <p>Do contracts result in varying rates of compensation because of the following triggers?<br/>Check as many as apply.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> volume</li> <li><input type="checkbox"/> profit</li> <li><input type="checkbox"/> growth</li> <li><input type="checkbox"/> persistency</li> <li><input type="checkbox"/> other</li> <li><input type="checkbox"/> quality</li> <li><input type="checkbox"/> other</li> </ul> <p>Please provide copies of agreements including formula and any terms which can vary.</p> |     |    |     |          |
| 16 | <p>Is the compensation amount, rate, or method of payment to sales intermediaries disclosed by your company to applicants for insurance?</p> <p>If Yes,</p> <ul style="list-style-type: none"> <li>a. Is it standard practice?</li> <li>b. Is it done voluntarily?</li> <li>c. Is it done only when requested by clients?</li> </ul>                                                                                                                                                                                                                              |     |    |     |          |

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**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #       | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Yes | No | N/A | Comments |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| F<br>17 | <p><b>OTHER FINANCIAL ARRANGEMENTS</b><br/>Does the company, directors and senior officers of the company, or a related company, own common or preferred shares in any sales intermediary or a holding company of any sales intermediary?</p> <p>If <b>Yes</b>, please explain.</p> <p>(Investments in shares or other securities of publicly traded companies or their holding companies do not need to be disclosed unless the company is aware of such holdings and they represent in aggregate more than 10%).</p> |     |    |     |          |
| 18      | <p>Has the company provided loans in excess of \$5,000 (other than policy loans or mortgages at market terms and conditions) to any sales intermediary or to any individual brokers or agents working for or owning a sales intermediary?</p> <p>If <b>Yes</b>, are there any requirements that such sales intermediaries or individual provide a specified business volume to the company?</p> <p>If <b>Yes</b>, please explain, including the purpose of such loans.</p>                                             |     |    |     |          |

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #  | Question                                                                                                                                                                                                                                                                                                                                                                                                                    | Yes | No | N/A | Comments |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 19 | <p>Do any sales intermediaries (including directors and senior officers) have an investment in the insurance company or its affiliates?</p> <p>(Investments in shares or other securities of publicly traded companies or their holding companies do not need to be disclosed unless the company is aware of such holdings and they represent in aggregate more than 10%)</p> <p>If <b>Yes</b>, please provide details.</p> |     |    |     |          |
| 20 | <p>Are any directors or senior officers of a sales intermediary firm acting as directors or senior officers of the insurance company (including its affiliates), or vice versa?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                                                                                                                           |     |    |     |          |
| 21 | <p>Do you have any contractual restrictions on changes in ownership of the sales intermediary, including disposition of the business?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                                                                                                                                                                     |     |    |     |          |
| 22 | <p>Are there any other financial arrangements not listed elsewhere, including transactions with the broker, or staff of the broker, or with a company related to your company?</p> <p>(This is intended to be an omnibus question for which a broad interpretation is expected).</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                          |     |    |     |          |

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**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #                   | Question                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Yes | No | N/A | Comments |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| <b>G.</b><br><br>23 | <b>QUOTATIONS</b><br><br>Please describe the company’s quotation practices for all lines of business by market segment (e.g., individual, large group, associations, etc.).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |     |    |     |          |
| 24                  | Does the company delegate to intermediaries part of (or all of) the process of tendering for group business?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |    |     |          |
| 25                  | <p>Is the company making its quotation system (software) available to intermediaries to calculate premiums (both individual and group)?</p> <p>If Yes,</p> <ul style="list-style-type: none"> <li>(a) Do you charge the intermediaries for using the quotation system?</li> <li>(b) Can the intermediaries modify the quotation parameters of the system?</li> <li>(c) Can the intermediaries modify the premium rates in the system?</li> <li>(d) Can the intermediaries suggest a premium rate to the client which is different from the one in the company’s system?</li> <li>(e) Is compensation impacted by any of the above?</li> </ul> <p>If Yes to (e), please describe.</p> |     |    |     |          |

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## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #  | Question                                                                                                                                                                                                                                                                                                                                                                              | Yes | No | N/A | Comments |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 26 | <p>Does the company have different underwriting standards or different pricing depending on which distribution channel is asking for the quotation?</p> <p>If <b>Yes</b>, please provide details.</p>                                                                                                                                                                                 |     |    |     |          |
| 27 | <p>Does the company have policies in place to ensure that no quotations are provided that are inconsistent with its underwriting standards (i.e., participating in bid-rigging)?</p> <p>This would include “go away” quotations or quoting on business that the company does not write or does not intend to write.</p> <p>If <b>Yes</b>, please describe the control procedures.</p> |     |    |     |          |
| 28 | <p>Does the company have any arrangements with consultants or consulting firms (e.g., actuarial consultants or group benefits consultants), who are required to submit all their requests for quotes to the company before submitting them to any other insurance companies?</p> <p>If <b>Yes</b>, please provide copies of the agreements.</p>                                       |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #         | Question                                                                                                                                                                                                                                                                                                                             | Yes | No | N/A | Comments |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| <b>H.</b> | <b>DEVELOPMENT OF POLICIES AND PROCEDURES</b>                                                                                                                                                                                                                                                                                        |     |    |     |          |
| 29        | <p>Do you have written policies and procedures in place governing relationships (including compensation) with sales intermediaries?</p> <p>If <b>Yes</b>, do the policies contain direction to the type of compensation the insurer will pay?</p>                                                                                    |     |    |     |          |
| 30        | <p>Have the policies been approved?</p> <p>If <b>Yes</b>, please check the applicable box indicating highest level of approval.</p> <p><input type="checkbox"/> Board of Directors<br/> <input type="checkbox"/> Senior Management<br/> <input type="checkbox"/> Committee<br/> <input type="checkbox"/> Other (please indicate)</p> |     |    |     |          |
| <b>I.</b> | <b>CONTENT OF POLICIES RE RELATIONSHIPS WITH INTERMEDIARIES</b>                                                                                                                                                                                                                                                                      |     |    |     |          |
| 31        | Do the policies provide a control environment so that all relationships with sales intermediaries made by staff are known to the company and its senior management. (i.e., there are no special deals with sales intermediaries of which senior management is not aware)?                                                            |     |    |     |          |
| 32        | Do the policies specify the staff positions given the authority to enter into contracts with sales intermediaries?                                                                                                                                                                                                                   |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

## RISK BASED MARKET CONDUCT QUESTIONNAIRE

### RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES

| #         | Question                                                                                                                                                                                                                                                                                                                                                                               | Yes | No | N/A | Comments |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| 33        | Do the policies set out a monitoring process to ensure that the company is aware of all compensation and financial arrangements between your company and its sales intermediaries?                                                                                                                                                                                                     |     |    |     |          |
| 34        | Does the company have a code of ethics or code of conduct that specifically addresses conflicts of interest related to its distribution practices?<br><br>If <b>Yes</b> , please provide details.                                                                                                                                                                                      |     |    |     |          |
| <b>J.</b> | <b>MONITORING AND MANAGEMENT REPORTING</b>                                                                                                                                                                                                                                                                                                                                             |     |    |     |          |
| 35        | Is there monitoring to ensure adherence to the policies?<br><br>If <b>Yes</b> , by whom?<br>Position: _____                                                                                                                                                                                                                                                                            |     |    |     |          |
| 36        | Are reports prepared on the findings?<br><br>If <b>Yes</b> , - for whom?<br>Position: _____<br><br>Please indicate the highest level receiving such reports by checking the applicable box.<br><br><input type="checkbox"/> Board of Directors<br><input type="checkbox"/> Senior Management<br><input type="checkbox"/> Committee<br><input type="checkbox"/> Other (please indicate) |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**

**RISK BASED MARKET CONDUCT QUESTIONNAIRE**

**RELATIONSHIPS TO AGENTS, INDEPENDENT BROKERS AND OTHER SALES INTERMEDIARIES**

| #         | Question                                                                                                                                                                                                   | Yes | No | N/A | Comments |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|-----|----------|
| <b>K.</b> | <b>COMMENTS</b>                                                                                                                                                                                            |     |    |     |          |
| 37        | Are you planning any significant changes to the policies or practices relating to any aspect of the questions asked in this assessment questionnaire?<br><br>If <b>Yes</b> , please provide brief details. |     |    |     |          |

**Remember to indicate wherever answers differ between lines of business and by jurisdiction. Please cross reference documents or comments in the Comments section to the question.**