
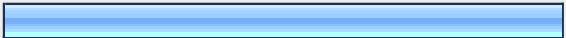
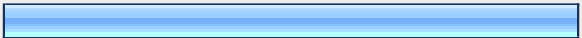
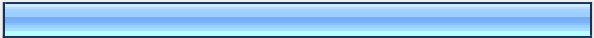
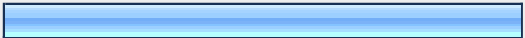
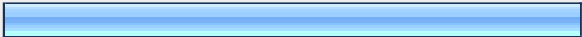
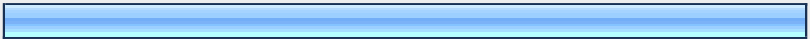
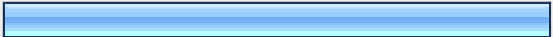
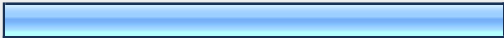
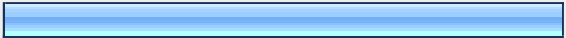
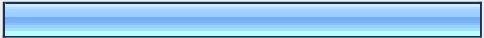
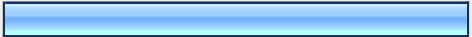
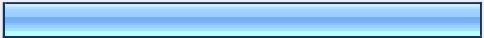


GENERAL (P&C) INSURANCE COMPANIES QUESTIONNAIRE

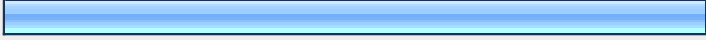
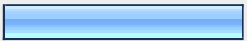
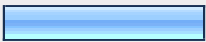

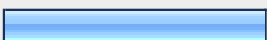
1. YOUR INFORMATION			
		Response Percent	Response Count
Company Name:	<input type="text"/>	100.0%	196
Unique Identification Number:	<input type="text"/>	100.0%	196
Your Name:	<input type="text"/>	100.0%	196
Your Position:	<input type="text"/>	100.0%	196
Your e-mail:	<input type="text"/>	100.0%	196
Your telephone:	<input type="text"/>	100.0%	196
		<i>answered question</i>	196
		<i>skipped question</i>	0

2. If this questionnaire is for a group of companies where the Policies, distribution methods and CEOs are the same, please list the companies in this group and their unique identification numbers:			
		Response Percent	Response Count
1	<input type="text"/>	100.0%	40
2	<input type="text"/>	25.0%	10
3	<input type="text"/>	20.0%	8
4	<input type="text"/>	10.0%	4
5	<input type="text"/>	5.0%	2
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
		<i>answered question</i>	40
		<i>skipped question</i>	156

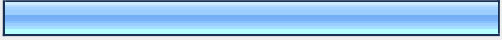
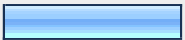
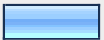

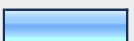
3. Please indicate the jurisdiction(s) where your company (or group of companies) is (are) licensed to conduct business: (check all that apply)

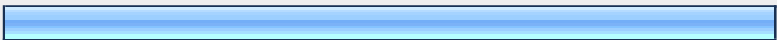

		Response Percent	Response Count
Alberta		64.8%	127
British Columbia		61.7%	121
Manitoba		63.3%	124
New Brunswick		64.8%	127
Newfoundland & Labrador		57.1%	112
Nova Scotia		63.8%	125
Ontario		88.8%	174
Prince Edward Island		60.2%	118
Quebec		55.1%	108
Saskatchewan		61.7%	121
Northwest Territories		52.6%	103
Nunavut		51.0%	100
Yukon		52.6%	103
		<i>answered question</i>	196
		<i>skipped question</i>	0

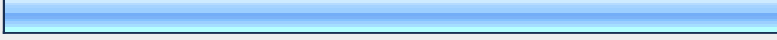

4. Which of the following distribution methods does your company use to make its products available to consumers? (check all that apply) NOTE: IF YOU CHECK "INDEPENDENT BROKERS" YOU MUST ALSO ANSWER QUESTIONS 18, 19, 20, 22 and 24.

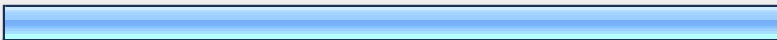
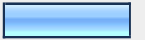
		Response Percent	Response Count
Independent Brokers - We use independent brokers.		77.6%	152
Career Agents - We use a career agent sales force		26.0%	51
In-House Employees - We use our own employees in our call centers, etc.		21.9%	43
Outsourced Call Centers – We use an outsourced call center		5.6%	11
Other, e.g., direct sales, third party sales, etc., (please specify below)		28.6%	56
		answered question	196
		skipped question	0

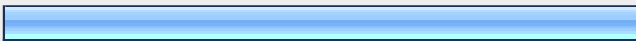
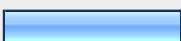
5. Which one of the following distribution methods generates the most business for your company?





		Response Percent	Response Count
Independent Brokers - We use independent brokers		54.6%	107
Career Agents - We use a career agent sales force		19.4%	38
In-House Employees - We use our own employees in our call centers, etc.		10.2%	20
Outsourced Call Centers – We use an outsourced call center		2.6%	5
Other, e.g., direct sales, third party sales, etc., (please specify below)		13.3%	26
		answered question	196
		skipped question	0


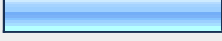
6. Do your documented Policies support the principle of "Priority of the Client's Interest"?				
			Response Percent	Response Count
Yes			85.2%	167
No			14.8%	29
			Comments:	64
			answered question	196
			skipped question	0

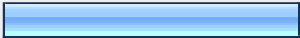
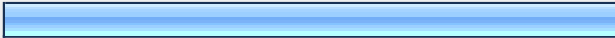
7. Do your documented Policies support the principle of "Disclosure of Conflicts and Potential Conflicts of Interest"?				
			Response Percent	Response Count
Yes			85.7%	168
No			14.3%	28
			Comments:	61
			answered question	196
			skipped question	0






8. Do your documented Policies support the principle of "Product Suitability"?				
			Response Percent	Response Count
Yes			86.2%	169
No			13.8%	27
			Comments:	64
			answered question	196
			skipped question	0

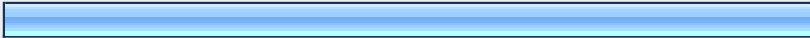
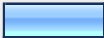
9. Do your Policies reflect industry associations' guidelines that support the Three Principles?			Response Percent	Response Count
Yes			69.9%	137
No			10.7%	21
N/A - Not a member of any association			19.4%	38
			Comments:	37
			answered question	196
			skipped question	0

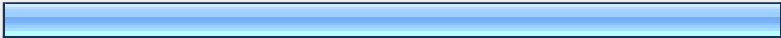


10. If "Yes" to question 9 above, please provide the names of these associations.			Response Percent	Response Count
1			100.0%	141
2			51.8%	73
3			17.7%	25
4			5.7%	8
			answered question	141
			skipped question	55

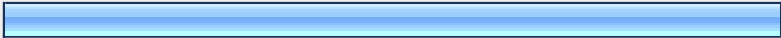
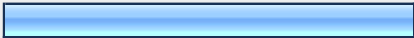
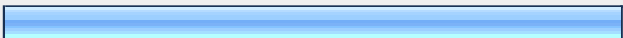
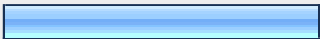
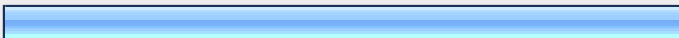


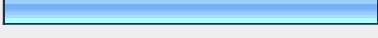
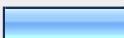
11. In 2006, the CCIR endorsed the Three Principles for managing conflicts of interest. As a result of this endorsement, did your company evaluate/confirm (review) whether its Policies effectively support the Three Principles?			Response Percent	Response Count
Yes			76.0%	149
No			24.0%	47
			If "Yes", please explain how.	123
			answered question	196
			skipped question	0

12. If "Yes" to question 11 above, did this review lead to any changes in Policy?				
			Response Percent	Response Count
Yes			32.3%	51
No			67.7%	107
If "Yes", please explain or list the three most significant changes:				65
<i>answered question</i>				158
<i>skipped question</i>				38

13. If "No" to question 11, when does the company intend to undertake such a review?				
			Response Percent	Response Count
In three months			5.6%	3
In six months			14.8%	8
In one year			25.9%	14
After one year			13.0%	7
Not at all (please comment)			40.7%	22
Comments:				45
<i>answered question</i>				54
<i>skipped question</i>				142

14. Has the company's Board of Directors/Chief Executive Officer/Chief Agent been made aware of the Three Principles?				
			Response Percent	Response Count
Yes			89.3%	175
No			10.7%	21
If "Yes", how and when? If "No", please explain.				162
<i>answered question</i>				196
<i>skipped question</i>				0

15. Does the company ensure that its Policies supporting the Three Principles are communicated to company staff?			
		Response Percent	Response Count
Yes		85.7%	168
No (please explain in the "Comments" box below)		7.1%	14
Not Applicable		7.1%	14
Comments:			62
answered question			196
skipped question			0

16. If "Yes" to question 15, how does the company communicate its Policies to company staff? (check all that apply)			
		Response Percent	Response Count
Meetings, seminars and/or training sessions		85.9%	146
Internal web communications		45.3%	77
Written communications, bulletins, best practices manuals		68.2%	116
Internal reviews of sales concepts, materials, illustrations		34.7%	59
Codes of Conduct for staff		74.7%	127
Market Conduct manuals for staff		7.6%	13
Underwriting practices		65.9%	112
Training manuals		41.2%	70
Other (please describe in the "Comments" box below)		12.9%	22
Comments:			33
answered question			170
skipped question			26

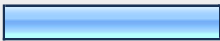
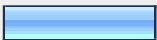
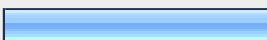
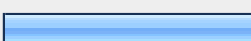
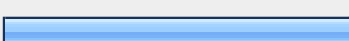
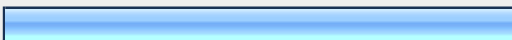
17. For intermediaries other than independent brokers, does your company have procedures to facilitate disclosure of the following information before the consumer makes a purchase decision? (check all that apply)

		Response Percent	Response Count
Disclosure of name(s) of insurer(s) (including those carrying on business as a common undertaking) represented by intermediaries	<input checked="" type="checkbox"/>	30.1%	53
Disclosure of all relevant products offered by the company (including those carrying on business as a common undertaking)	<input checked="" type="checkbox"/>	29.0%	51
Disclosure of methods of compensation (e.g., salary, commission, bonus, etc.)	<input checked="" type="checkbox"/>	27.8%	49
Disclosure of benefits or conditions attached to loans/financing to intermediaries	<input type="checkbox"/>	2.3%	4
Disclosure of other financial links (e.g., loan guarantees, etc.)	<input type="checkbox"/>	3.4%	6
Disclosure of non-monetary benefits (e.g., trips, conferences, etc.)	<input type="checkbox"/>	2.3%	4
Disclosure of compensation practices (e.g., on company's website, etc.)	<input checked="" type="checkbox"/>	24.4%	43
Disclosure of price comparisons between products offered by the company	<input type="checkbox"/>	11.9%	21
Disclosure of reasons for recommending products	<input checked="" type="checkbox"/>	21.0%	37
Other - please describe in the "Comments" box below	<input type="checkbox"/>	9.7%	17
None of the above - please explain in the "Comments" box below	<input type="checkbox"/>	8.0%	14
Not applicable because we only use independent brokers	<input checked="" type="checkbox"/>	43.8%	77
		Comments:	61
		answered question	176

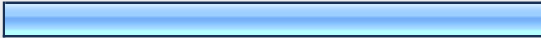
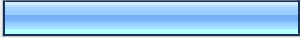




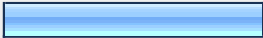
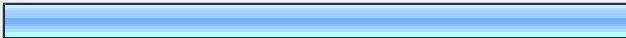
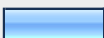
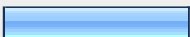
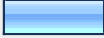
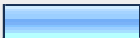
18. INDEPENDENT BROKERS - If you have indicated in question 4 that the company uses independent brokers, does the company currently have any of the following activities or practices involving independent brokers?

	Yes	No	Response Count
Loans	25.2% (38)	74.8% (113)	151
Ownership interests	16.0% (24)	84.0% (126)	150
Financial guarantees	2.7% (4)	97.3% (146)	150
Other financial links	1.4% (2)	98.6% (144)	146
Commission overrides for portfolio transfers	17.9% (27)	82.1% (124)	151
Non-monetary benefits (e.g., trips, conferences, etc.)	32.5% (49)	67.5% (102)	151
Other – please describe in the “Comments” box below	24.6% (31)	75.4% (95)	126
		Comments:	69
	answered question		153
	skipped question		43


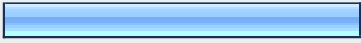
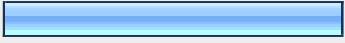

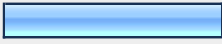
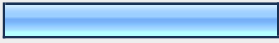
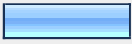






19. If “Yes” to question 18 above, does the company's Policy address the following conditions which may give rise to actual or potential conflicts of interest? (Check all that apply)

		Response Percent	Response Count
Profitability of business placed with company tied to loans, guarantees, etc.		23.6%	13
Compensation tied to loans, guarantees, etc.		16.4%	9
Restrictions/conditions on the repayment of loans or debts		29.1%	16
Volume conditions tied to loans, guarantees, etc.		27.3%	15
Right of first refusal tied to loans, guarantees, etc		38.2%	21
Other – please describe in the “Comments” box below		56.4%	31
		Comments:	74
		<i>answered question</i>	55
		<i>skipped question</i>	141

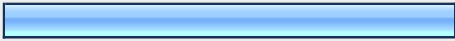
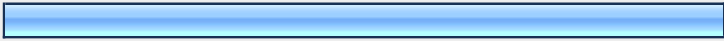
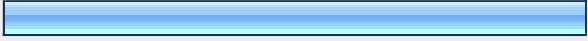
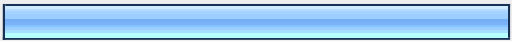
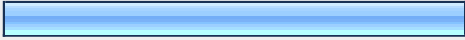
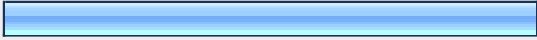

20. If “Yes” to question 18 above, does the company currently have any of the following activities, procedures, practices or systems designed so that consumers receive all relevant information before they make a purchase decision? (Check all that apply)

		Response Percent	Response Count
Disclosure of methods of compensation to intermediaries		59.5%	44
Disclosure of loans made to intermediaries		32.4%	24
Disclosure of ownership interests		33.8%	25
Disclosure of financial guarantees		6.8%	5
Disclosure of other financial links		4.1%	3
Disclosure of commission overrides for portfolio transfers		8.1%	6
Disclosure of non-monetary benefits (e.g., trips, conferences, etc.)		28.4%	21
Disclosure of compensation practices (e.g., on company's website, etc.)		68.9%	51
Disclosure of price comparisons where available		10.8%	8
Disclosure of reasons for recommending products		20.3%	15
Other - please describe in the "Comments" box below		10.8%	8
None of the above - please explain in the "Comments" box below		14.9%	11
		Comments:	56
		answered question	74
		skipped question	122


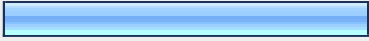
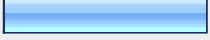





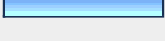
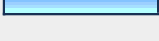
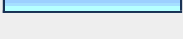



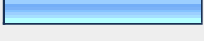

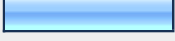

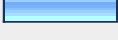



21. How does the company provide support to intermediaries, other than independent brokers, in their efforts to align their business practices with the Three Principles? (check all that apply)



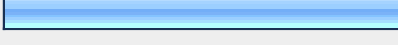
		Response Percent	Response Count
Accessible documentation for intermediaries on company policies, practices and standards, including Codes of Conduct		34.7%	68
Information for specific products		39.3%	77
Company bulletins and notices		37.2%	73
Accessible documentation and/or training on ethics		26.0%	51
Accessible documentation and/or training on compliance		24.0%	47
Periodic meetings/seminars for intermediaries on compliance and other matters		30.1%	59
Documents, worksheets, templates or guides for advisor disclosure		13.8%	27
Call centre scripting		15.8%	31
Training to assess the appropriateness of the products recommended to clients		31.6%	62
Contracts or other agreements that set out roles and responsibilities		28.1%	55
Other - please describe in the "Comments" box below		8.2%	16
None of the above - please explain in the "Comments" box below		6.1%	12
Not applicable because we only use independent brokers		45.4%	89
		Comments:	40
		answered question	196
		skipped question	0

22. INDEPENDENT BROKERS - If you have indicated in question 4 that the company uses independent brokers, how does the company provide support to independent brokers in their efforts to align their business practices with the Three Principles? (check all that apply)

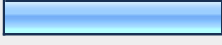

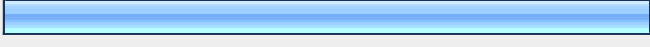
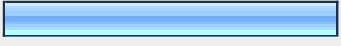
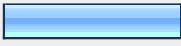

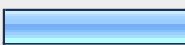
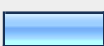
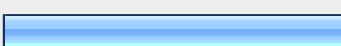
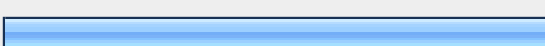
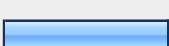
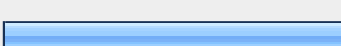
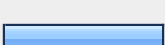
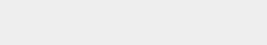
		Response Percent	Response Count
Accessible documentation for intermediaries on company policies, practices and standards, including Codes of Conduct		49.7%	75
Information for specific products		79.5%	120
Company bulletins and notices		64.2%	97
Periodic meetings/seminars for intermediaries on compliance and other matters		55.6%	84
Training to assess the appropriateness of the products recommended to clients		51.0%	77
Contracts or other agreements that set out roles and responsibilities		58.9%	89
Other (please describe in the "Comments" box below)		13.9%	21
Comments:			43
<i>answered question</i>			151
<i>skipped question</i>			45


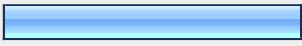
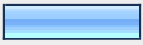

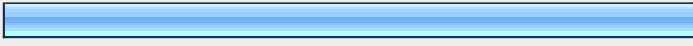

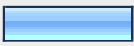
23. Which of the following tools does the company use to monitor whether intermediaries, other than independent brokers, are adhering to the Three Principles? (Check all that apply)


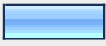
		Response Percent	Response Count
Audits of intermediaries		23.3%	42
Customer feed-back		40.0%	72
Customer satisfaction surveys		22.2%	40
Mystery shopping		5.0%	9
Market research		8.3%	15
Sampling		3.9%	7
Focus groups		7.2%	13
Web-based tools		6.1%	11
Call center call monitoring		17.2%	31
Monitoring compensation structures		16.7%	30
Monitoring commissions		19.4%	35
Monitoring override commissions		3.3%	6
Monitoring contingent commissions		7.2%	13
Monitoring non-monetary benefits		6.1%	11
Monitoring the use of marketing materials in the sales process		21.7%	39
Monitoring the use illustrations by intermediaries in the sales process		6.1%	11
Monitoring patterns for unsuitable practices		18.3%	33
Monitoring patterns on persistency		7.2%	13
Monitoring lapses		12.2%	22
Monitoring replacements		5.0%	9
Monitoring internal funding, payment methods or advances		5.0%	9
Monitoring consumer complaints		43.9%	79

Monitoring disclosure of loans or advances made to intermediaries		1.1%	2
Other - please describe in the "Comments" box below		5.6%	10
None of the above - please explain in the "Comments" box below		5.6%	10
Not applicable because we only use independent brokers		43.3%	78
Comments:			43
answered question			180
skipped question			16

24. INDEPENDENT BROKERS - If you have indicated in question 4 that the company uses independent brokers, which of the following tools does the company use to monitor whether its business practices and processes support the Three Principles? (Check all that apply)

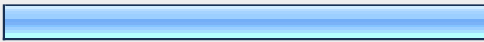
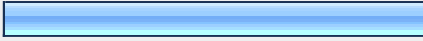

		Response Percent	Response Count
Broker audits		24.0%	36
Other reviews (please describe in the "Comments" box)		6.0%	9
Customer feed-back		71.3%	107
Customer satisfaction surveys		36.7%	55
Market research		19.3%	29
Sampling		4.7%	7
Focus groups		20.0%	30
Web-based tools		10.7%	16
Monitoring compensation structures		37.3%	56
Monitoring commissions		60.0%	90
Monitoring override commissions		18.0%	27
Monitoring contingent commissions		37.3%	56
Monitoring non-monetary benefits		17.3%	26
Monitoring patterns for unsuitable practices		28.7%	43

Monitoring patterns on persistency		19.3%	29
Monitoring lapses		32.7%	49
Monitoring replacements		14.7%	22
Monitoring internal funding, payment methods or advances		7.3%	11
Monitoring consumer complaints		76.0%	114
Monitoring disclosure of loans or advances made to intermediaries		7.3%	11
Other (please comment)		14.0%	21
		Comments:	51
		answered question	150
		skipped question	46


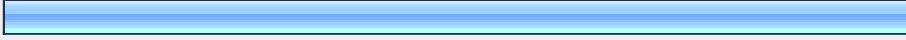
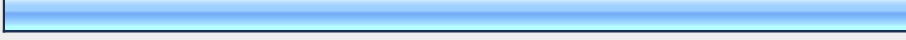
25. Does senior management review the results of the monitoring activities in questions 23 and 24 above to ensure that their policies and procedures are effective in managing conflicts of interest?			
		Response Percent	Response Count
Yes		89.3%	175
No		10.7%	21
		If "No", please explain:	37
		answered question	196
		skipped question	0

26. Please provide any additional comments below including whether the company intends to make improvements or changes to its Policies. (Please note, the size of this comments box is approximately 500 words).		
		Response Count
		86
		answered question
		86
		skipped question
		110

27. Please indicate below which responses in this completed questionnaire contain trade secrets or commercial, technical or financial information that you have supplied in confidence.

		Response Percent	Response Count
All questions from 4 to 26		53.1%	104
None		46.4%	91
Other (please specify by question number in the "Comments" box below)		0.5%	1
Comments:			24
<i>answered question</i>			196
<i>skipped question</i>			0

28. Certification by CEO or Chief Agent - "I have knowledge of the information provided in this questionnaire. I certify that the information fairly represents the Policies of the company or group of companies as of the date this questionnaire was completed."

		Response Percent	Response Count
Name:		100.0%	196
Position(CEO or Chief Agent):		100.0%	196
Date:		100.0%	196
<i>answered question</i>			196
<i>skipped question</i>			0