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**About the General Editor**

**Stuart Carruthers** is a partner in the Corporate and Insurance Groups of Stikeman Elliott's Toronto office. His practice is focused primarily on international private mergers and acquisitions transactions and commercial matters. He has particular expertise in insurance, reinsurance and related financial services transactions and regulatory matters, including acquisitions and dispositions of insurers and books of business, formation and licensing of insurers and intermediaries, financing transactions, outsourcing transactions, white labeling initiatives and advice on a broad range of distribution, market conduct, compliance and other regulatory matters. Since 1997, he has acted on eleven completed insurance company purchase transactions, believed to be the most of any Canadian practitioner.



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Dear Professional,

The *Canadian Insurance Regulation Reporter* is the perfect companion for those seeking a firm grasp on the complex regulatory issues facing the Canadian insurance industry. This quarterly newsletter, featuring expert commentary from the industry's leading lawyers, academics and regulators, is a vital tool for those looking for advice in a highly regulated industry where new requirements are continually being introduced.

- Do you grapple with consumer and regulator demands for even greater disclosure and transparency of your operations?
- Are you with a smaller financial institution trying to cope with a barrage of new regulatory requirements?
- Is the concept of the converging disciplines of corporate governance, risk management/mitigation and compliance raising more questions than answers?

If you require guidance navigating your way through what is already one of the nation's most regulated industries, the *Canadian Insurance Regulation Reporter* offers the solution.

Whether you're concerned about regulatory requirements and protocols relating to, among other things, governance, privacy, disclosure, conflicts of interest, AML/ATF, complaints reporting or outsourcing compliance, this invaluable publication will shed light on the key industry issues you face on a daily basis.

### Covering all the Bases

The *Canadian Insurance Regulation Reporter* offers wide-ranging coverage of the industry, dealing with the challenges faced by life and property and casualty insurers and reinsurers, brokers, agents, adjusters and national and provincial regulators. It provides commentary and expert analysis of all the important Canadian insurance industry developments and trends, a feature that makes this product unique among Canadian publications.

Whether it's advice about integrity in the wake of the Spitzer investigations, or learning to understand the latest privacy requirements, the *Canadian Insurance Regulator Reporter* brings clarity to current industry trends that affect you the most.

### It's all in the Details

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General Editor: Stuart Carruthers

### Features and Benefits

Featuring Chief Editor Stuart Carruthers, a Partner at Stikeman Elliott LLP, and the work of leading lawyers, academics and regulators, the *Canadian Insurance Regulation Reporter* provides insurance industry professionals with:

- **Expert analysis and commentary** on the vital topics relating to insurance regulatory issues nationwide
- **Articles on the latest regulatory and compliance issues**, especially of benefit to smaller financial institutions
- **Broad industry coverage** of relevance to life and property and casualty insurers and reinsurers, brokers, agents and adjusters, and national and provincial regulators
- **Contributions from industry leaders**
- **Commentary on the key challenges facing the industry**, including governance, risk and compliance (GRC), disclosure, privacy, anti-money laundering and anti-terrorism financing
- **Analysis of important trends** such as industry consolidation and restrictions on long-standing practices like the payment of contingent commissions and the use of finite reinsurance
- **Risk retention alternatives**, including self-insurance and captive insurance
- **An Advisory Committee** that includes some of the nation's top insurance industry participants, regulators and advisors
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The insurance industry is already among the most highly regulated segments in Canada, yet requirements are being increased incessantly. Dealing with issues of national importance, such as OFSI's evolution as it relates to insurers under Part XIII of the *Insurance Companies Act*, and of regional interest, such as the Newfoundland broker disclosure rules or the Quebec broker ownership rules, has until now been a tricky proposition. The introduction of the *Canadian Insurance Regulation Reporter* fills a major gap for professionals within this industry who have been seeking a way to stay on top of rapidly changing trends.

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