

FINANCIAL AND REGULATORY ENVIRONMENT – CANADA  
SPRING 2014

**Important Exam Information:**

<a href="#">Exam Date and Time</a>	A read-through time of 15 minutes will be given prior to the start of the exam.
<a href="#">Exam Registration</a>	Candidates may register online or with an application.
<a href="#">Order Study Notes</a>	Study notes are part of the required syllabus and are not available electronically but may be purchased through the online store.
<a href="#">Introductory Study Note</a>	The Introductory Study Note has a complete listing of all readings as well as errata and other important information.
<a href="#">Case Study</a>	There is no case study for this examination.
<a href="#">Past Exams</a>	There are no past exams for this examination. Past exams from 2000-present for other SOA exams are available on the SOA website.
<a href="#">Updates</a>	Candidates should be sure to check the Updates page on the exam home page periodically for additional corrections or notices.

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<b>1. Topic: Financial Reporting</b>
<b>Learning Objective</b>
The candidate will understand the elements of financial reporting for general insurance companies.
<b>Learning Outcomes</b>
The candidate will be able to: <ul style="list-style-type: none"><li>a) Understand and apply the concepts of insurance accounting</li><li>b) Compare different financial reporting standards for general insurers including: U.S. Statutory Accounting Principles (SAP), U.S. Generally Accepted Accounting Principles (GAAP), Canadian Generally Accepted Accounting Principles (CGAAP), Solvency II and International Financial Reporting Standards (IFRS)</li><li>c) Describe the elements of the P&amp;C-1 Annual Return</li><li>d) Complete and interpret selected pages/schedules in the P&amp;C-1 Annual Return as included in the resources</li><li>e) Understand and apply the concepts of reinsurance accounting</li><li>f) Understand and apply the elements of discounting for general insurance loss reserves</li><li>g) Demonstrate knowledge of taxation for general insurers in Canada</li></ul>
<b>Resources</b>
<ul style="list-style-type: none"><li>• <i>General Insurance Financial Reporting Topics</i>, Society of Actuaries:<ul style="list-style-type: none"><li>○ Part 1 Accounting Systems for General Insurers</li><li>○ Part 2 Accounting for Insurance Contracts</li><li>○ Part 3 Accounting for Financial Instruments</li><li>○ Part 5 Accounting for Reinsurance Contracts</li><li>○ Part 6 Schedule F, Statutory Credit for Reinsurance (6.1 only)</li><li>○ Part 7 Statutory Loss Accounting and Schedule P (excluding 7.2, 7.4, 7.6, 7.7, 7.10, 7.12 and 7.13)</li><li>○ Part 8 Measuring Total Income for General Insurers</li><li>○ Part 15 Income Taxes for General Insurers (excluding 15.8 to 15.14)</li></ul></li><li>• “<i>Instructions P&amp;C-1</i>,” Office of the Superintendent of Financial Institutions Canada, Revised June 2013, Sections I, IV, and VI (excluding pages VI-1 to VI-4, VI-33 to VI-38, and VI-54 to VI-56) <a href="http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=671">http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=671</a></li><li>• “<i>2013 Sample Return, P&amp;C-1, Uniform Annual Return approved by the Canadian Council of Insurance Regulators</i>,” Office of the Superintendent of Financial Institutions Canada, excluding pages 10.10 to 10.30, 20.52, 40.12 to 50.40, 70.40, 90.15 to 90.70, 95.10 to 99.10 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/returns/financial/PC1_e.xls">www.osfi-bsif.gc.ca/app/DocRepository/1/eng/returns/financial/PC1_e.xls</a></li><li>• “<i>Educational Note: Implications of CICA Accounting Standards 3855 and 1530</i>,” Canadian Institute of Actuaries, January 2007 <a href="http://www.cia-ica.ca/publications/publication-details/207002">http://www.cia-ica.ca/publications/publication-details/207002</a></li><li>• “<i>Minor Amendment to Educational Note: Evaluation of the Runoff of P&amp;C Claim Liabilities when the Liabilities are Discounted in Accordance with Accepted Actuarial Practice</i>,” June 2011 <a href="http://www.cia-ica.ca/publications/publication-details/211064">http://www.cia-ica.ca/publications/publication-details/211064</a></li><li>• “<i>Research Paper: Disclosure Requirements IFRS 4—Insurance Contracts for P&amp;C Insurers</i>,” Canadian Institute of Actuaries, October 2010 <a href="http://www.cia-ica.ca/publications/publication-details/210067">http://www.cia-ica.ca/publications/publication-details/210067</a></li><li>• “<i>Educational Note: Subsequent Events</i>,” Canadian Institute of Actuaries, September 2012 <a href="http://www.cia-ica.ca/publications/publication-details/212075">http://www.cia-ica.ca/publications/publication-details/212075</a></li></ul>

*Resources for this topic continued on the next page*

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- *“Educational Note: Discounting,”* Canadian Institute of Actuaries, November 2010  
<http://www.cia-ica.ca/publications/publication-details/210079>
- *“Educational Note: Margins for Adverse Deviations for Property and Casualty Insurance,”* Canadian Institute of Actuaries, December 2009  
<http://www.cia-ica.ca/publications/publication-details/209138>
- *“Report of the CIA Task Force on the Appropriate Treatment of Reinsurance,”* Canadian Institute of Actuaries, October 2007  
<http://www.cia-ica.ca/publications/publication-details/207081>
- *“Risk Transfer Testing of Reinsurance Contracts,”* Brehm, P. and Ruhm, D., *Variance*, 2007, Volume 01, Issue 01, pages 9-17

This article may be accessed at [www.casact.org](http://www.casact.org) through the following navigation:

- Publications
  - Variance Journal
    - Past Journal Issues
      - 2007 Volume 01 Issue 01
        - 9 Risk Transfer Testing of Reinsurance Contracts...
- FRE-600-14: *“General Insurance Taxation in Canada,”* Cappelletti, A., Society of Actuaries Study Note
- *“Educational Note: Consideration of Future Income Taxes in the Valuation of Policy Liabilities,”* Canadian Institute of Actuaries, July 2005  
<http://www.cia-ica.ca/publications/publication-details/205048>

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<b>2. Topic: Financial Health Measurement</b>
<b>Learning Objective</b>
The candidate will understand the analysis of a general insurer's financial health through prescribed formulas, ratios and other solvency regulation methods.
<b>Learning Outcomes</b>
The candidate will be able to: <ul style="list-style-type: none"><li>a) Evaluate the financial health of a general insurer using information contained in the Annual Return</li><li>b) Understand and apply the elements of the U.S. NAIC RBC formula</li><li>c) Calculate and interpret the results of financial health ratios</li><li>d) Understand and apply the elements of the Minimum Capital Test and the Dynamic Capital Adequacy Test</li><li>e) Discuss OSFI Stress Testing</li><li>f) Understand the development and principles of solvency regulation, including that in Canada, the U.S., and the E.U.</li><li>g) Demonstrate knowledge of the E.U Solvency II standard formula solvency capital requirement</li><li>h) Demonstrate knowledge of ORSA and its implementations</li><li>i) Compare different solvency standards</li><li>j) Discuss the function of credit rating agencies and their impact on general insurers</li></ul>
<b>Resources</b>
<ul style="list-style-type: none"><li>• <i>General Insurance Financial Reporting Topics</i>, Society of Actuaries:<ul style="list-style-type: none"><li>○ Part 12 Solvency Monitoring</li><li>○ Part 13 General Insurance Financial Ratings</li></ul></li><li>• FRE-102-14: <i>"Insurance Regulatory Information System (IRIS) Ratios Manual,"</i> National Association of Insurance Commissioners, 2013 Edition, Pages 1-26</li><li>• <i>"Revised Educational Note: Dynamic Capital Adequacy Testing,"</i> Canadian Institute of Actuaries, November 2013, excluding Appendix A <a href="http://www.cia-ica.ca/publications/publication-details/213077">http://www.cia-ica.ca/publications/publication-details/213077</a></li><li>• <i>"Guideline A: Minimum Capital Test for Federally Regulated Property and Casualty Insurance Companies,"</i> Office of the Superintendent of Financial Institutions Canada, January 2013, Chapters 1, 2 and 4 (4.1 to 4.5) <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/mct2013_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/mct2013_e.pdf</a></li><li>• <i>"Guideline A-4: Regulatory Capital and Internal Capital Targets,"</i> Office of the Superintendent of Financial Institutions Canada, January 2014 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/a4a_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/a4a_e.pdf</a></li><li>• <i>"Guideline E-18: Stress Testing,"</i> Office of the Superintendent of Financial Institutions Canada, December 2009 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e18_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e18_e.pdf</a></li><li>• <i>"Key Principles for the Future Direction of the Canadian Regulatory Capital Framework for Property &amp; Casualty Insurance,"</i> Office of the Superintendent of Financial Institutions Canada, Property &amp; Casualty (P&amp;C) MCT Advisory Committee, January 2010 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/crcf_pci_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/crcf_pci_e.pdf</a></li><li>• <i>"Canadian Vision for Property and Casualty Insurer Solvency Assessment,"</i> Office of the Superintendent of Financial Institutions Canada, MCT Advisory Committee, December 2011 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/cvpc_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/cvpc_e.pdf</a></li></ul>
<i>Resources for this topic continued on the next page</i>

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- *“Discussion Paper on OSFI’s Proposed Changes to the Regulatory Capital Framework for Federally Regulated Property and Casualty Insurers,”* Office of the Superintendent of Financial Institutions Canada, May 2013, excluding Appendices  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/MCTDC\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/MCTDC_e.pdf)
- *“Guideline E-19: Own Risk and Solvency Assessment,”* Office of the Superintendent of Financial Institutions Canada, January 2014, excluding details specific to life insurance only  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e19\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e19_e.pdf)

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<b>3. Topic: Responsibilities of the Actuary</b>
<b>Learning Objective</b>
The candidate will be able to apply the standards of practice regarding the responsibilities of the actuary as defined by regulators and the Canadian Institute of Actuaries.
<b>Learning Outcomes</b>
The candidate will be able to: <ul style="list-style-type: none"><li>a) Describe, interpret and apply the applicable Standards of Practice</li><li>b) Describe, interpret and apply the responsibilities of the actuary with respect to the Appointed Actuary's Report</li><li>c) Compare the Statements of Actuarial Opinion in the U.S. and Canada</li><li>d) Describe and apply the concept of materiality</li><li>e) Discuss the International Actuarial Association position on the function of the actuary in prudential supervision</li></ul>
<b>Resources</b>
<ul style="list-style-type: none"><li>• <i>"Consolidated Standards of Practice: 1600, 2200, 2400, and 2500,"</i> Canadian Institute of Actuaries, Effective February 2014 <a href="http://www.cia-ica.ca/publications/standards-of-practice">http://www.cia-ica.ca/publications/standards-of-practice</a></li><li>• <i>"International Standard of Actuarial Practice 1, General Actuarial Practice,"</i> Approved by the IAA Council November 18, 2012, International Actuarial Association <a href="http://www.actuaries.org/ISAP1/ISAP1_Final_WebVersion.pdf">http://www.actuaries.org/ISAP1/ISAP1_Final_WebVersion.pdf</a></li><li>• <i>General Insurance Financial Reporting Topics,</i> Society of Actuaries:<ul style="list-style-type: none"><li>○ Part 14 Overview of the General Insurance Statement of Actuarial Opinion</li></ul></li><li>• <i>"The P&amp;C Actuary's Role in Solvency Monitoring,"</i> Property and Casualty Insurance Compensation Corporation(PACICC), Freidland, J. and Tao, I., KPMG, 2011 <a href="http://www.pacicc.ca/publications/research.html">http://www.pacicc.ca/publications/research.html</a></li><li>• <i>"Insurance Companies Act, Financial Institutions Act, Chapter 47,"</i> Government of Canada, Last amended on July 1, 2013, Sections 165(1 and 2), 203, 331(1, 2 and 4), 346, 357-370, 464, 465, 476-478, 515, 517, 581, 626-632, 641, 664, 665, 667(1 and 2), and 674 <a href="http://laws-lois.justice.gc.ca/PDF/l-11.8.pdf">http://laws-lois.justice.gc.ca/PDF/l-11.8.pdf</a></li><li>• <i>"Guideline E-15: Appointed Actuary: Legal Requirements, Qualifications and Peer Review,"</i> Office of the Superintendent of Financial Institutions Canada, September 2012 <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e15_final_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/e15_final_e.pdf</a></li><li>• <i>"Memorandum for the Appointed Actuary's Report on Property and Casualty Insurance Business 2013,"</i> Office of the Superintendent of Financial Institutions Canada <a href="http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/returns/financial/PC_AA_Memo_2013_e.pdf">http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/returns/financial/PC_AA_Memo_2013_e.pdf</a></li><li>• <i>"Report: Materiality,"</i> Canadian Institute of Actuaries, October 2007 <a href="http://www.cia-ica.ca/publications/publication-details/207099">http://www.cia-ica.ca/publications/publication-details/207099</a></li><li>• <i>"The Function of the Actuary in Prudential Supervision,"</i> International Actuarial Association, September 2002 <a href="http://www.actuaries.org/LIBRARY/Papers/Prudential_Supervision_EN.pdf">http://www.actuaries.org/LIBRARY/Papers/Prudential_Supervision_EN.pdf</a></li></ul>

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<b>4. Topic: Regulation</b>
<b>Learning Objective</b>
The candidate will be able to describe the current and historical regulatory environment.
<b>Learning Outcomes</b>
The candidate will be able to: <ul style="list-style-type: none"><li>a) Describe the functions of key regulatory bodies in Canada</li><li>b) Describe and interpret the current state of general insurance regulation in Canada and its development</li><li>c) Compare different forms of rate regulation</li><li>d) Discuss market conduct regulation</li><li>e) Discuss the issues regarding usage based insurance and telematics in automobile insurance</li><li>f) Describe the development of general insurance programs controlled by government or collective insurance industry organizations</li><li>g) Describe the mechanisms of operation for government and/or collective insurance industry controlled programs as included in the resources</li><li>h) Discuss the concept of no-fault laws and its application in general insurance</li><li>i) Understand the regulation of earthquake exposures and reinsurance</li><li>j) Outline the function and regulation of captives</li></ul>
<b>Resources</b>
<ul style="list-style-type: none"><li>• FRE-601-14: <i>The Business of Insurance, C16-2011</i>, Insurance Institute of Canada, Chapter 5: The Regulatory Environment</li><li>• FRE-602-14: <i>Life and Disability Insurance Laws of Canada (Common Law Provinces)</i>, McDonald, B., Advocis (Canadian Association of Insurance and Financial Advisors), 2003 Edition, Part A, Chapter 2: Constitutional Aspects (pages A2-1 to A2-10)</li><li>• FRE-603-14: <i>Introduction to Canadian Insurance Law</i>, Brown, C., LexisNexis Canada Inc., Butterworths, 2nd Edition, 2006, Chapter 16: Regulation of The Insurance Industry</li><li>• FRE-604-14: <i>“Competition Law: Implications for Canadian General Insurers,”</i> Cappelletti, A., Society of Actuaries Study Note</li><li>• FRE-605-14: <i>“Research Report – Best Practices for Actuarial Involvement in the Regulatory Oversight of Property and Casualty Insurance Rates,”</i> Friedland, J., KPMG, Final Release: December 14, 2012, Parts 5 and 6</li><li>• <i>“An Approach to Risk-Based Market Conduct Regulation,”</i> Canadian Council of Insurance Regulators, October 2008 <a href="http://ccir-ccra.org/en/init/rbmc/Approach_to_RbMC_FinalDoc_Oct10.pdf">http://ccir-ccra.org/en/init/rbmc/Approach_to_RbMC_FinalDoc_Oct10.pdf</a></li><li>• <i>“Code of Conduct for Insurers’ use of Credit Information (Code),”</i> Insurance Bureau of Canada <a href="http://www.ibr.ca/en/consumer_protection/documents/code_of_conduct.pdf">http://www.ibr.ca/en/consumer_protection/documents/code_of_conduct.pdf</a></li><li>• <i>“Use of Credit Scores by Insurers,”</i> Canadian Council of Insurance Regulators, Issues Paper, Credit Scoring Working Group, June 2011 <a href="http://www.ccir-ccra.org/en/init/credit_scor/CCIR%20credit%20scores%20issues%20paper(En).pdf">http://www.ccir-ccra.org/en/init/credit_scor/CCIR%20credit%20scores%20issues%20paper(En).pdf</a></li><li>• FRE-104-14: <i>“Usage Based Insurance and Telematics,”</i> Cappelletti, A., Society of Actuaries Study Note</li><li>• <i>“Insurance and the discrimination laws,”</i> Edmunds, T., House of Commons Library Standard Note SN04601, March 13, 2013 <a href="http://www.parliament.uk/briefing-papers/SN04601">http://www.parliament.uk/briefing-papers/SN04601</a></li></ul>

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- FRE-100-14: *“Government Provision of General Insurance,”* Cappelletti, A., Society of Actuaries Study Note
- *“Making Flood Insurable for Canadian Homeowners,”* Swiss Re in collaboration with the Institute for Catastrophic Loss Reduction, A Discussion Paper, November 2010, excluding Sections 2, 3 and 4  
[http://www.iclr.org/images/Making\\_Flood\\_Insurable\\_for\\_Canada.pdf](http://www.iclr.org/images/Making_Flood_Insurable_for_Canada.pdf)
- *“Considerations for Residual Market Regulation,”* Facility Association, Position Paper, November 2003  
[http://www.facilityassociation.com/docs/position\\_paper/Considerations\\_for\\_Residual\\_Market\\_Regulation-Nov24.pdf](http://www.facilityassociation.com/docs/position_paper/Considerations_for_Residual_Market_Regulation-Nov24.pdf)
- *“Guide to Compensation Plan for Property and Casualty Insurers,”* Property and Casualty Insurance Compensation Corporation, May 2010  
<http://www.pacicc.com/policies/policies/Guide%20to%20Compensation.pdf>
- *“Guideline B-3: Sound Reinsurance Practices and Procedures,”* Office of the Superintendent of Financial Institutions Canada, December 2010  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/B3\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/sound/guidelines/B3_e.pdf)
- *“Guidance for Reinsurance Security Agreements,”* Office of the Superintendent of Financial Institutions Canada, December 2010  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/notices/osfi/rsa\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/notices/osfi/rsa_e.pdf)
- *“Guideline B-9: Earthquake Exposure Sound Practices,”* Office of the Superintendent of Financial Institutions Canada, February 2013  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/prudential/guidelines/b9\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/prudential/guidelines/b9_e.pdf)
- *“Memorandum: Draft revisions to Earthquake Financial Resource Formula and Earthquake Data Collection Form for Consultation,”* Office of the Superintendent of Financial Institutions Canada, July 2013, excluding Appendices B and C  
[http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/b9mem\\_e.pdf](http://www.osfi-bsif.gc.ca/app/DocRepository/1/eng/guidelines/capital/guidelines/b9mem_e.pdf)
- *“Recent Developments in the Captive Insurance Industry,”* Hall, S., National Association of Insurance Commissioners, The Center for Insurance Policy and Research, CIPR Newsletter, January 2012  
[http://www.naic.org/cipr\\_newsletter\\_archive/vol2\\_captive.htm](http://www.naic.org/cipr_newsletter_archive/vol2_captive.htm)



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<b>5. Topic: Law</b>
<b>Learning Objective</b>
The candidate will be able to understand tort law and insurance law with respect to its impact on the general insurance industry.
<b>Learning Outcomes</b>
The candidate will be able to: <ul style="list-style-type: none"><li>a) Describe and interpret the key elements of tort law and the underlying principles of insurance law</li><li>b) Compare civil law in the Province of Quebec to common law in the other provinces</li><li>c) Discuss the influence of the U.S. tort litigation environment in Canada</li><li>d) Discuss the issues of tort trends and tort reform as it applies to the general insurance industry</li><li>e) Understand mass torts/class action suits and discuss their impact on the general insurance industry</li><li>f) Describe and interpret legal cases/issues from <i>Important Legal Cases with Respect to the Canadian General Insurance Industry</i></li></ul>
<b>Resources</b>
<ul style="list-style-type: none"><li>• FRE-103-14: <i>Excerpts from Business Law for Insurance Professionals</i>, The Institutes, Institutes Custom Publishing, 1st edition, 2013</li><li>• FRE-607-14: <i>Principles and Practice of Insurance, C11-2012</i>, Insurance Institute of Canada, Chapter 6: The Law and the Judicial System</li><li>• FRE-608-14: <i>Insurance Against Liability – Part 1, C13-2012</i>, Insurance Institute of Canada, Chapter 1: Introduction to Liability Insurance</li><li>• “The Impact of U.S. Tort Law in Canada,” Klar, L., <i>Pepperdine Law Review</i>, Volume 38, Issue 2, Article 9, 2011 <a href="http://digitalcommons.pepperdine.edu/plr/vol38/iss2/9/">http://digitalcommons.pepperdine.edu/plr/vol38/iss2/9/</a></li><li>• “Asbestos and the Future of Mass Torts,” White, M., <i>Journal of Economic Perspectives</i>,” Volume 18, Number 2, Spring 2004, Pages 183–204 <a href="http://www.econ.ucsd.edu/~miwhite/asbestos-jep-final.pdf">http://www.econ.ucsd.edu/~miwhite/asbestos-jep-final.pdf</a></li><li>• FRE-101-14: “Tort Law Issues for General Insurance Actuaries,” Cappelletti, A., Society of Actuaries Study Note</li><li>• <i>Important Legal Cases with Respect to the Canadian General Insurance Industry</i><ul style="list-style-type: none"><li>○ “Discriminatory auto insurance rates allowed for bona fide reasons, <i>Zurich Insurance Co. v. Ontario (Human Rights Comm.)</i>,” Ontario Human Rights Commission, Discussion paper: Human rights issues in insurance, Case summaries, 1992 <a href="http://www.ohrc.on.ca/en/discussion-paper-human-rights-issues-insurance/case-summaries">http://www.ohrc.on.ca/en/discussion-paper-human-rights-issues-insurance/case-summaries</a></li><li>○ “The Insurer’s Duty of Good Faith and Fair Dealing,” Slater, M., Slater Vecchio LLP, from an article published in the October 2002 edition of <i>The Verdict</i>, excluding Sections V and VI <a href="http://www.slatervechio.com/articles/cases/the-insurers-duty-of-good-faith-and-fair-dealing.htm">http://www.slatervechio.com/articles/cases/the-insurers-duty-of-good-faith-and-fair-dealing.htm</a></li><li>○ “Insurer Bad Faith Damages: A USA-Canada Comparison,” Kent, N., Clark Wilson LLP, 2005 <a href="http://www.cwilson.com/publications/insurance/insurer-bad-faith-damages.pdf">http://www.cwilson.com/publications/insurance/insurer-bad-faith-damages.pdf</a></li><li>○ “Primary and Excess Insurance Coverage and the Duty to Defend,” Dunn, C., Dutton Brock LLP, Articles 2005, November 2005, pages 11 to 20 <a href="http://www.duttonbrock.com/dutton/news/mm/1_54.pdf">http://www.duttonbrock.com/dutton/news/mm/1_54.pdf</a></li></ul></li></ul>
<i>Resources for this topic continued on the next page</i>

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- *“The Cap on Non Pecuniary General Damages: Where is it Going and How Does it Affect Litigation,”* Davidson, J., Macmillan Rooke Boeckle LLP, 2007  
<http://www.willdavidson.ca/wp-content/uploads/docs/Article.pdf>
- *“The Crucial “but for” Test in Determining Causation,”* McMillan LLP, Lang Michener LLP InBrief Summer 2007  
<http://www.mcmillan.ca/The-Crucial-but-for-Test-in-Determining-Causation>
- *“When is a Car Accident Not a Car Accident?,”* Birenbaum, Steinberg, Landau, Savin & Colrairie, LLP, March 2009  
<http://www.bspsc.com/when-is-a-car-accident-not-a-car-accident/>
- *“Morrow v. Zhang: Alberta Court of Appeal Upholds Damages Cap,”* Shouldice, D., Constitutional Issues, University of Alberta, Centre for Constitutional Studies, 2009  
<http://ualawccsprod.srv.ualberta.ca/ccs/index.php/constitutional-issues/25-other/118-morrow-v-zhang-alberta-court-of-appeal-upholds-damages-cap>
- *“The SCC Clarifies Negligence Claims against Public Authorities,”* Tsui, I., The Court, October 2011  
<http://www.thecourt.ca/2011/10/27/the-scc-clarifies-negligence-claims-against-public-authorities/>