

INSURER CODE OF MARKET CONDUCT SURVEY

Identification

Name of the Insurer *

Contact person for this survey *

Name *

Telephone *

Email Address *

Section A - Adoption of the B.C.'s Insurer Code of Conduct and related Roles and Responsibilities

 Shortname / Alias: **A1**

1. What method(s) were used by the insurer to adopt the B.C.'s Insurer Code of Market Conduct? Select all that apply.*

- ☐ Ratified the 12 principles in a new internal code, policy, and/or procedure
- ☐ Amended an existing internal code, policy, and/or procedure to include some or all of the 12 principles
- ☐ No change, the existing internal code, policy, and/or procedure already included all B.C.'s Insurer Code of Market Conduct principles
- ☐ Others. Please explain in the open field

 Shortname / Alias: **A2**

2. What level(s) of senior management signed off on the adoption of the B.C.'s Insurer Code of Market Conduct? Select all that apply. *

- ☐ Board of Directors (BoD)
- ☐ Chief Agent
- ☐ Chief Executive Officer (CEO)
- ☐ Other C-suite Executive/Senior management
- ☐ Not signed off by leadership

 Show/hide trigger exists.

 Shortname / Alias: **A3**

3. Does the insurer have a designated department that is responsible to oversee adoption/implementation of the B.C.'s Insurer Code of Market Conduct? *

- ☐ Yes
- ☐ No

 Hidden unless: #3 Question "Does the insurer have a designated department that is responsible to oversee adoption/implementation of the B.C.'s Insurer Code of Market Conduct?" is one of the following answers ("Yes")

 Shortname / Alias: **A3.1**

Please provide the department name. *

 Shortname / Alias: **A4**

4. Does the insurer's BoD have defined and formalized FTC related roles and responsibilities?*

- ☐ All BoD's FTC roles and responsibilities are defined and formalized
- ☐ Some of BoD's FTC roles and responsibilities are defined and formalized
- ☐ BoD's FTC roles and responsibilities are defined, but not formalized
- ☐ BoD's FTC roles and responsibilities have not been formally defined or formalized

 Shortname / Alias: **A5**

5. Does the insurer's senior management have defined and formalized FTC related roles and responsibilities?*

- ☐ All senior management's FTC roles and responsibilities are defined and formalized
- ☐ Some of the senior management's FTC roles and responsibilities are defined and formalized
- ☐ Senior management's FTC roles and responsibilities are defined, but not formalized
- ☐ Senior management's FTC roles and responsibilities have not been formally defined or formalized

 Shortname / Alias: **A6**

6. Which member of senior management is accountable for ensuring compliance with B.C.'s Insurer's Code of Market Conduct? Select all that apply. *

- ☐ C-suite role responsible for regulatory compliance. Please state the title in the open field

*

- ☐ C-suite role responsible for risk management. Please state the title in the open field

*

- ☐ C-suite role responsible for operations. Please state the title in the open field

*

- ☐ No B.C.'s Insurer Code of Market Conduct related responsibilities for senior management are documented

- ☐ Others. Please explain in the open field

*

 Shortname / Alias: **A7**

7. Please provide general comment on Section A, if any. If referring to a specific question in this section, please include the question number.

Section B - Implementation Steps


 Show/hide trigger exists.

 Shortname / Alias: **B1**

8. Did the insurer conduct a gap analysis to evaluate alignment between the B.C.'s Insurer Code of Market Conduct and existing FTC-related processes and internal controls?

Gap analysis could include reviews completed by third parties appointed by the insurer, but exclude review conducted by any regulator. *

- ☐ Yes
- ☐ No

 Hidden unless: #8 Question "Did the insurer conduct a gap analysis to evaluate alignment between the B.C.'s Insurer Code of Market Conduct and existing FTC-related processes and internal controls?"

Gap analysis could include reviews completed by third parties appointed by the insurer, but exclude review conducted by any regulator." is one of the following answers ("No")

 Shortname / Alias: **B1.1**

Please explain how the insurer ensured its FTC-related processes and controls were aligned with the B.C.'s Insurer Code of Market Conduct. *


 Show/hide trigger exists. Hidden unless: #8 Question "Did the insurer conduct a gap analysis to evaluate alignment between the B.C.'s Insurer Code of Market Conduct and existing FTC-related processes and internal controls?"

Gap analysis could include reviews completed by third parties appointed by the insurer, but exclude review conducted by any regulator." is one of the following answers ("Yes")

 Shortname / Alias: **B1.2**

Were there any identified gaps? *

- ☐ No identified gaps
- ☐ Gap(s) was/were identified and remediated
- ☐ Gap(s) was/were identified, remediation is in-progress

 Hidden unless: Question "**Were there any identified gaps?**" is one of the following answers ("Gap(s) was/were identified, remediation is in-progress")

 Shortname / Alias: **B1.2.1**

Please select which of B.C.'s Insurer Code of Market Conduct principle(s) was/were the gap(s) related to. Select all that apply. *

- ☐ Governance and Business Culture
- ☐ Conflicts of Interest
- ☐ Outsourcing
- ☐ Design of Insurance Product
- ☐ Distribution Strategies
- ☐ Disclosure to Customer
- ☐ Product Promotion
- ☐ Advice
- ☐ Disclosure of Policyholder
- ☐ Claims Handling and Settlement
- ☐ Complaints Handling and Dispute Resolution
- ☐ Protection of Personal Information
- ☐ Others. Please explain in the open field

*

 Hidden unless: Question "**Were there any identified gaps?**" is one of the following answers ("Gap(s) was/were identified, remediation is in-progress")

 Shortname / Alias: **B1.2.2**

Please indicate when the gap(s) will be remediated. *

- ☐ Within next 3 months
- ☐ Within 3 to 6 months
- ☐ Within 6 months to 12 months
- ☐ More than 12 months

 Shortname / Alias: **B2**

9. Insurers are required to report on the existence of their FTC policy and/or internal code in the Governance section of the Annual Statement on Market Conduct ("ASMC") return.

When adopting the B.C.'s Insurer Code of Market Conduct, did the insurer review and update its FTC policy and/or documented internal code as reported in ASMC?

Reference to BCFSAs ASMC filing requirement:

<https://www.bcfsc.ca/media/2708/download#:~:text=Effective%20December%202021%2C%20the,May%20of%20each> *

- ☐ Yes, updated FTC policy identified in line 195 and documented code identified in line 205 of the ASMC return
- ☐ Yes, updated FTC policy identified in line 195 of the ASMC return only
- ☐ Yes, updated documented code identified in line 205 of the ASMC return only
- ☐ No, update is required but not yet completed
- ☐ No, update is not required
- ☐ No, the insurer has not developed a FTC policy or documented code (as identified in the ASMC)


 Show/hide trigger exists.

 Shortname / Alias: **B3**

10. *This question refers to other operational policies and procedures than those referenced in question 9.*

Did the insurer evaluate whether its other existing operational policies and procedures, e.g. claims management procedures, were aligned with the B.C.'s Insurer Code of Market Conduct? *

- ☐ Yes
- ☐ No


 Show/hide trigger exists. Hidden unless: #10 Question "*This question refers to other operational policies and procedures than those referenced in question 9.*"

Did the insurer evaluate whether its other existing operational policies and procedures, e.g. claims management procedures, were aligned with the B.C.'s Insurer Code of Market Conduct? is one of the following answers ("Yes")

 Shortname / Alias: **B3.1**

Please indicate if any revisions to the existing operational policies and procedures were made. *


- ☐ Yes
- ☐ No
- ☐ Not applicable

 Show/hide trigger exists. Hidden unless: Question "**Please indicate if any revisions to the existing operational policies and procedures were made.**" is one of the following answers ("Yes")

 Shortname / Alias: **B3.2**

Did revision of operational policies and procedures include claims handling? *

- ☐ Yes
- ☐ No
- ☐ Not applicable. Please explain in the open field

 Hidden unless: Question "**Did revision of operational policies and procedures include claims handling?**" is one of the following answers ("Yes")

 Shortname / Alias: **B3.3**

Please indicate which elements of the claims handling procedure were updated. Select all that apply. *

- ☐ A simplified claims submission process
- ☐ Enhanced communication with the claimant
- ☐ Additional training to the staff who manage claims process
- ☐ Additional regular quality assurance review on the claims process
- ☐ Others. Please explain in the open field

*

 Shortname / Alias: B4

11. *This question refers to the FTC policy identified in line 195 of the ASMC and the documented code identified in line 205 of the ASMC.*

Identify the parties subject to compliance with the insurer's documented code and FTC policy. Select all that apply.*

- ☐ BoD
- ☐ Senior management
- ☐ Managers
- ☐ Employees
- ☐ External distributors
- ☐ None
- ☐ Others. Please explain in the open field

*

 Shortname / Alias: B5

12. *This question refers to the FTC policy identified in line 195 of the ASMC and the documented code identified in line 205 of the ASMC.*

Identify the business areas subject to compliance with the insurer's documented code and FTC policy. Select all that apply. *

- ☐ Underwriting
- ☐ Product design
- ☐ Pricing
- ☐ Distribution
- ☐ Claims
- ☐ Complaints handling
- ☐ Customer experience/satisfaction
- ☐ None
- ☐ Others. Please explain in the open field

*

 Shortname / Alias: B6

13. **Following the adoption of the B.C.'s Insurer Code of Market Conduct, did senior management communicate and cascade new or amended FTC expectations to employees? ***

- ☐ Yes, communicated in writing (Intranet or email announcement)
- ☐ Yes, communicated during meeting(s)
- ☐ Not communicated yet
- ☐ No change was required, B.C.'s Insurer Code of Market Conduct principles were a part of existing FTC expectations
- ☐ Others. Please explain in the open field

 Shortname / Alias: **B7**

14. Following the adoption of the B.C.'s Insurer Code of Market Conduct, did the insurer formalise and cascade any new or amended FTC expectations to external parties? Select all that apply. *

- ☐ Yes, cascaded to Brokerages/Agencies
- ☐ Yes, cascaded to Managing General Agencies
- ☐ Yes, cascaded to Third Party Administrators
- ☐ Yes, cascaded to other service providers
- ☐ Not cascaded
- ☐ Not applicable. Please explain in the open field

*

 Shortname / Alias: **B8**

15. Did the insurer provide B.C.'s Insurer Code of Market Conduct related training to the department(s) responsible for overseeing the adoption of the Code? *

- ☐ Yes
- ☐ No. Please explain in the open field

 Shortname / Alias: **B9**

16. Following the adoption of the B.C.'s Insurer Code of Market Conduct, did the insurer provide any mandatory training on existing, new or amended FTC documentation to the following groups? Select all that apply.

- ☐ Internal: BoD
- ☐ Internal: Senior management
- ☐ Internal: All other employees
- ☐ External: Brokerages
- ☐ External: Managing General Agencies
- ☐ External: Third Party Administrators
- ☐ External: Other service providers
- ☐ No training was provided
- ☐ Others. Please explain in the open field.

*

- ☐ Not applicable. Please explain in the open field

*

 Shortname / Alias: **B10**

17. Has the insurer implemented controls to monitor its adherence to the B.C.'s Insurer Code of Market Conduct? Select all that apply. *

- ☐ FTC-related risk indicators established for BoD and Senior management review
- ☐ Audits conducted by internal or external auditors on FTC related topics
- ☐ Mandatory annual employee review and sign-off on FTC principles/code
- ☐ Performance reviews and incentive mechanisms are tied to established FTC principles
- ☐ No implemented controls
- ☐ Others. Please explain in the open field

*

 Show/hide trigger exists.

 Shortname / Alias: **B11**

18. Does the insurer have a conflict-of-interest policy and procedure? *

- ☐ Yes
- ☐ No

 Hidden unless: #18 Question "**Does the insurer have a conflict-of-interest policy and procedure?**" is one of the following answers ("Yes")

 Shortname / Alias: **B11.1**

How frequently is the conflict-of-interest policy and procedure reviewed and updated? *

- ☐ Reviewed annually and updated as needed
- ☐ Reviewed every 1 to 3 years and updated as needed
- ☐ No established frequency. Please explain in the open field

 Show/hide trigger exists.

 Shortname / Alias: **B12**

19. Does the insurer have a whistleblower policy and related procedure? *

- ☐ Yes
- ☐ No

 Hidden unless: #19 Question "**Does the insurer have a whistleblower policy and related procedure?**" is one of the following answers ("Yes")

 Shortname / Alias: **B12.1**

How frequently is the whistleblower policy and related procedure reviewed and updated? *


- ☐ Reviewed annually and updated as needed
- ☐ Reviewed every 1 to 3 years and updated as needed
- ☐ No established frequency. Please explain in the open field

 Show/hide trigger exists.

 Shortname / Alias: **B13**

20. **Does the insurer's service provider(s) contract(s) (Managing General Agencies, Third Party Administrators, other service providers) explicitly include FTC requirements? ***

- ☐ Yes
- ☐ No
- ☐ Not applicable. Please explain in the open field

 Hidden unless: #20 Question "Does the insurer's service provider(s) contract(s) (Managing General Agencies, Third Party Administrators, other service providers) explicitly include FTC requirements?" is one of the following answers ("Yes")

 Shortname / Alias: **B13.1**

Please list the FTC requirements included in service provider contracts.*

 Shortname / Alias: **B14**

21. **How frequently does the insurer formally assess outsourced functions that affect customers?***

- ☐ Monthly
- ☐ Quarterly
- ☐ Twice a year
- ☐ Annually
- ☐ As needed when issues arise
- ☐ No established frequency. Please explain in the open field

- ☐ Others. Please explain in the open field

 Shortname / Alias: **B15**

22. **Please provide general comments on Section B, if any. If referring to a specific question in this section, please include the question number.**

 Show/hide trigger exists.

 Shortname / Alias: C1

23. Has the insurer established regular FTC reporting ("reporting")? *

- ☐ Yes
- ☐ No

 Shortname / Alias: C2

24. Has the insurer established reporting on the B.C.'s Insurer Code of Market Conduct principles? *


- ☐ Yes, the B.C.'s Insurer Code of Market Conduct principles is covered in separate reporting
- ☐ Yes, the B.C.'s Insurer Code of Market Conduct principles is covered as part of the FTC reporting in the above question 23
- ☐ No
- ☐ Others. Please explain in the open field

 Hidden unless: #23 Question "Has the insurer established regular FTC reporting ("reporting")?" is one of the following answers ("Yes")


 Shortname / Alias: C3

25. For each FTC/B.C.'s Insurer Code of Market Conduct report type, state who in the organization receives the information. Select all that apply. *


	BoD	Senior management	Reporting not currently in place	Others. Please explain in the follow-up open field
Customer complaints data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer survey results	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Record of Employee breaches of internal codes of conduct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory breaches over FTC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information security breaches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Issues raised by Internal Audit or other independent parties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FTC performance related data received from external distribution channels (including MGA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

 Hidden unless: Question "Customer complaints data" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer complaints data' report. *

 Hidden unless: Question "Customer survey results" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer survey results' report. *

 Hidden unless: Question "Record of Employee breaches of internal codes of conduct" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Record of Employee breaches of internal codes of conduct' report.

*

Please explain the 'Other' option for the 'Regulatory breaches over FTC' report.*

Please explain the 'Other' option for the 'Information security breaches' report.*


Please explain the 'Other' option for the 'Issues raised by Internal Audit or other independent parties' report.

Please explain the 'Other' option for the 'FTC performance related data received from external distribution channels (including MGA)' report. *


26. Based on answers to the above question, state FTC indicators that enable insurer's monitoring and tracking of FTC performance. Please list and describe in the open field. *

27. For each FTC/B.C.'s Insurer Code of Market Conduct report type, state the reporting frequency to the BoD. Select all that apply. *


[illegible]

 Hidden unless: Question "Customer complaints data" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer complaints data' report. *

 Hidden unless: Question "Customer survey results" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer survey results' report. *

 Hidden unless: Question "Record of Employee breaches of internal codes of conduct" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Record of employee breaches of internal codes of conduct' report.


*

 Hidden unless: Question "Regulatory breaches over FTC" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Regulatory breaches over FTC' report. *


 Hidden unless: Question "Information security breaches" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Information security breaches' report. *

 Hidden unless: Question "Issues raised by Internal Audit or other independent parties" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Issues raised by Internal Audit or other independent parties' report.

*

 Hidden unless: Question "FTC performance related data received from external distribution channels (including MGA)" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'FTC performance related data received from external distribution channels (including MGA)' report. *

 Hidden unless: #23 Question "Has the insurer established regular FTC reporting ("reporting")?" is one of the following answers ("Yes")


 Shortname / Alias: C5

28. For each FTC/B.C.'s Insurer Code of Market Conduct report type, state the reporting frequency to senior management. Select all that apply. *


	Quarterly	Twice a year	Annually	Ad- hoc	Reporting not currently in place	Others. Please explain in the follow-up open field
Customer complaints data	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Customer survey results	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Record of Employee breaches of internal codes of conduct	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regulatory breaches over FTC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information security breaches	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Issues raised by Internal Audit or other independent parties	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FTC performance related data received from external distribution channels (including MGA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

 Hidden unless: Question "Customer complaints data" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer complaints data' report. *

 Hidden unless: Question "Customer survey results" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Customer survey results' report. *

 Hidden unless: Question "Record of Employee breaches of internal codes of conduct" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Record of employee breaches of internal codes of conduct' report.


*

 Hidden unless: Question "Regulatory breaches over FTC" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Regulatory breaches over FTC' report. *


 Hidden unless: Question "Information security breaches" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Information security breaches' report. *

 Hidden unless: Question "Issues raised by Internal Audit or other independent parties" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'Issues raised by Internal Audit or other independent parties' report.

*

 Hidden unless: Question "FTC performance related data received from external distribution channels (including MGA)" is one of the following answers ("Others. Please explain in the follow-up open field")

Please explain the 'Other' option for the 'FTC performance related data received from external distribution channels (including MGA)' report. *

 Shortname / Alias: **C6**

29. Please provide general comments on Section C, if any. If referring to a specific question in this section, please include the question number.

Section D - Insurer Entity Level Controls

 Shortname / Alias: **D1**

30. Has the insurer incorporated fair treatment of customers into its corporate priorities (commitment to ethics, training, clear processes for handling customer interactions and complaint, or others)? *

- ☐ Yes
- ☐ No

 Shortname / Alias: **D2**

31. Has the insurer incorporated fair treatment of customers as a separate factor in strategic decisions related to product design, pricing, distribution channels, and other areas? *

- ☐ Yes
- ☐ No

 Shortname / Alias: **D3**

32. Does the insurer have an established frequency to review and update its FTC-related policies and procedures? If so, how often? *

- ☐ Yes, reviewed annually and updated as needed
- ☐ Yes, reviewed every 1 to 3 years and updated as needed
- ☐ No, review is conducted on an as needed basis
- ☐ No established frequency. Please explain in the open field

- ☐ Others. Please explain in the open field

 Shortname / Alias: **D4**

33. Does the insurer have an FTC-related training program for staff? If so, state the training frequency.*

- ☐ Yes, only for new staff during onboarding
- ☐ Yes, training is on an annual basis
- ☐ No regular training, but on an ad-hoc basis
- ☐ No. Please explain in the open field

- ☐ Others. Please explain in the open field

 Shortname / Alias: **D5**

34. Select all audits or reviews related to the B.C.'s Insurer Code of Market Conduct or FTC principles conducted by internal audit or other independent party (excluding reviews done by any regulators) between January 2023 and today. Select all that apply. *

- ☐ Governance and Business Culture
- ☐ Conflicts of Interest
- ☐ Outsourcing
- ☐ Design of Insurance Product
- ☐ Distribution Strategies
- ☐ Disclosure to Customer
- ☐ Product Promotion
- ☐ Advice
- ☐ Disclosure to Policyholder
- ☐ Claims Handling and Settlement
- ☐ Complaints Handling and Dispute Resolution
- ☐ Protection of Personal Information
- ☐ No. None of the above

 Shortname / Alias: **D6**

35. Select all audits or reviews related to the B.C.'s Insurer Code of Market Conduct or FTC principles planned for 2025-2026. Select all that apply. *

- ☐ Governance and Business Culture
- ☐ Conflicts of Interest
- ☐ Outsourcing
- ☐ Design of Insurance Product
- ☐ Distribution Strategies
- ☐ Disclosure to Customer
- ☐ Product Promotion
- ☐ Advice
- ☐ Disclosure to Policyholder
- ☐ Claims Handling and Settlement
- ☐ Complaints Handling and Dispute Resolution
- ☐ Protection of Personal Information
- ☐ No. None of the above

 Show/hide trigger exists.

 Shortname / Alias: **D7**

36. State the insurer's main priority related to implementation of the B.C.'s Insurer Code of Market Conduct in 2025-2026? Select all that apply. *


- ☐ Rectify B.C.'s Insurer Code of Market Conduct or FTC implementation gaps
- ☐ Better embed the B.C.'s Insurer Code of Market Conduct into the organizational culture
- ☐ Facilitate FTC related training
- ☐ Establish additional FTC/B.C.'s Insurer Code of Market Conduct performance indicators
- ☐ No priority related to the B.C.'s Insurer Code of Market Conduct is planned at this time
- ☐ Others. Please explain in the open field

*

 Hidden unless: #36 Question "State the insurer's main priority related to implementation of the B.C.'s Insurer Code of Market Conduct in 2025-2026? Select all that apply." is one of the following answers ("Establish additional FTC/B.C.'s Insurer Code of Market Conduct performance indicators")

 Shortname / Alias: **D7.1**

Please list the new performance indicators to be implemented. *

 Shortname / Alias: D8

37. Please provide general comments on Section D, if any. If referring to a specific question in this section, please include the question number.

Section E - Customer Outcomes

 Show/hide trigger exists.

 Shortname / Alias: E1

38. Insurers act to deliver good outcomes for customers throughout the insurance product lifecycle. Good customer outcomes are the desired result that a customer achieves from using a product or service. Where consumer outcomes differ from those expected, insurers review the root cause and make adjustment as needed. Good outcomes could include, for example:

- * Ensuring products offer customers fair value; or
- * Ensuring customers understand the products they select, and other.

Has the insurer defined what "good outcomes for its customers" are? *

- ☐ Yes
- ☐ No


 Hidden unless: #38 Question "Insurers act to deliver good outcomes for customers throughout the insurance product lifecycle. Good customer outcomes are the desired result that a customer achieves from using a product or service. Where consumer outcomes differ from those expected, insurers review the root cause and make adjustment as needed. Good outcomes could include, for example:

- * Ensuring products offer customers fair value; or
- * Ensuring customers understand the products they select, and other.

Has the insurer defined what "good outcomes for its customers" are? is one of the following answers ("Yes")

 Shortname / Alias: E2

39. List the defined good customer outcomes in the open field. *

 Show/hide trigger exists. Hidden unless: #38 Question "Insurers act to deliver good outcomes for customers throughout the insurance product lifecycle. Good customer outcomes are the desired result that a customer achieves from using a product or service. Where consumer outcomes differ from those expected, insurers review the root cause and make adjustment as needed. Good outcomes could include, for example:


- * Ensuring products offer customers fair value; or
- * Ensuring customers understand the products they select, and other.

Has the insurer defined what "good outcomes for its customers" are? is one of the following answers ("Yes")

 Shortname / Alias: E3

40. Does the insurer monitor good customer outcomes on a periodic basis and make adjustments to processes, as needed? *

- ☐ Yes
- ☐ No

 Hidden unless: #40 Question "**Does the insurer monitor good customer outcomes on a periodic basis and make adjustments to processes, as needed?**" is one of the following answers ("Yes")

 Shortname / Alias: **E4**

41. Does the insurer monitor good customer outcomes by product and/or customer type?*

- ☐ Monitor by both product and customer type
- ☐ Monitor by product only
- ☐ Monitor by customer type only
- ☐ Not monitored
- ☐ Others. Please explain in the open field

 Shortname / Alias: **E5**

42. Please provide general comments on Section E, if any. If referring to a specific question in this section, please include the question number.

Section F - Industry Feedback

 Shortname / Alias: **F1**

43. What challenges has your organization faced in implementing the B.C.'s Insurer Code of Market Conduct?*

 Shortname / Alias: **F1.1**

44. How has your organization addressed the challenges identified in the previous question?*

 Shortname / Alias: **F2**

45. What additional resources or guidance would you find most helpful from BCFSa to improve your organization's adherence to the B.C.'s Insurer Code of Market Conduct? *

 Shortname / Alias: **F3**

46. **Please provide general comment on Section F, if any. If referring to a specific question in this section, please include the question number.**

 Shortname / Alias: **F4**

47. **Please provide any additional information to support the B.C.'s Insurer Code of Market Conduct adoption and implementation which are not covered in any of section above.**

Attachments and Supplemental Information

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48. **Documented Code that incorporate FTC principles**

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49. **FTC-related policies and procedures**

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50. **The list of documented customer outcomes defined by the insurer, if applicable.**

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