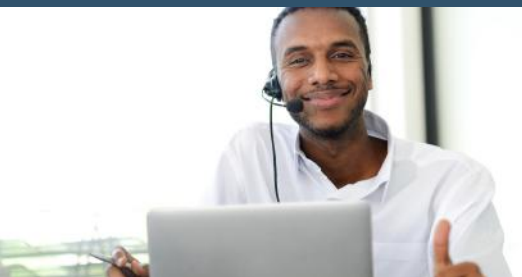


OmbudService
for Life & Health
Insurance



Ombudsman
des assurances de
personnes

OLHI • OAP



Building Consumer Confidence Through Public Education

2021

ANNUAL REPORT

OLHI... We're Here to Help

The OmbudService for Life and Health Insurance (OLHI) is a free, bilingual, independent, and impartial alternative dispute resolution public service for Canadian life and health insurance consumers.

As an alternative dispute resolution public service, OLHI provides accurate and accessible information about life and health insurance concerns. We guide consumers through the complaints process, answer their questions, and help them find lost policies or policies of deceased loved ones.

You can submit a complaint if you have received a final decision letter from your insurance company after going through its internal complaints process. Visit olhi.ca for more information.



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The OLHI Service Promise

Accessibility: Our free services are always available by phone or online.

Timeliness: We always respond within 48 hours.

Courtesy: Courtesy, professionalism and respect define every interaction.

Clarity: We ensure consumers understand insurance policies and our advice.

Accuracy: Our goal is to accurately document complaints to effectively resolve disputes.

Fairness & Impartiality: We are unbiased and impartial.

Consistency: We follow a rigorous, consistent process.

Knowledge: We have specialized insurance knowledge and dispute resolution expertise.

Privacy: All of our files and cases are 100% confidential.

Independence & Objectivity: We are supervised by the Canadian Council of Insurance Regulators (CCIR) to ensure impartiality.



Message from the Chair

Building Consumer Confidence Through Public Education



Continuous improvement during Covid-19

Last spring, Covid-19 emerged as an unprecedented challenge for all Canadians. OLHI moved quickly to ensure the continued delivery of a timely, independent, and impartial service for Canadians. Our actions in those early days and throughout the year enabled

our team members to safely do their jobs in line with public health advisories while maintaining OLHI's high standard of public service and commitment to continuous improvement.

OLHI has permanently adopted some of these solutions as best practices. For example, our experience holding a virtual Annual General Meeting in 2020 made it easier for member companies from across Canada to attend. While we plan to hold this year's AGM in person, OLHI will offer a virtual option to allow more members and stakeholders to participate.

Similarly, the tools and infrastructure we provided our employees to work from home during the pandemic have strengthened connections and capacity across the OLHI team. These improvements have equipped our workforce, which operates out of three different provinces, to better serve our consumers, and we will be maintaining many of the resources we put in place beyond the end of the pandemic.

Message from the Chair

Building consumer awareness

OLHI offers a dispute resolution service that is available to over 29 million Canadian life and health insurance consumers. Ensuring these consumers are aware of our services and know how to access them is core to OLHI's public service mandate. Over the past years, we have taken steps to improve our visibility outside of central Canada. We established an Alberta office, recruited board members, and added key resources from Western Canada. We also began the work of making it easier for consumers to find OLHI and submit complaints online.

In 2020/2021, we took two more steps to raise OLHI's profile. We started focused outreach to develop strategic partnerships that provide OLHI with new channels for connecting with the consumers we serve. OLHI also made its first foray into digital marketing with a trial Google Ads campaign that ran in Q3 and Q4. This campaign provided anyone searching for life and health insurance resources on Google with pertinent information about OLHI and links to our French and English websites.

OLHI's sustained focus on raising consumer awareness in the west is paying off. The 2020/2021 fiscal year saw an increase in consumer assistance and complaints inquiries OLHI received from Alberta, British Columbia, and Manitoba, with numbers rising in these provinces by 30 per cent, 27 per cent and 46 per cent, respectively.

OLHI will build on these successes by executing a comprehensive public education strategy in 2021/2022.

Message from the Chair

This strategy will use stakeholder outreach, targeted digital campaigns on Google Ads and social media, and traditional media relations to continue engaging life and health insurance consumers across Canada. The strategy also incorporates specific tactics for raising awareness in the western provinces and building our profile in Quebec.

Strategic plan

The OLHI Board of Directors appointed Glenn O'Farrell as CEO and Ombudsman in 2019 with a clear mandate to bring his experience in business management and innovation to the organization. After closing out the 2019/2020 fiscal year with several improvements to OLHI's communications and operations, Glenn and the team focused on improving technology platforms, organizational efficiencies and improving our data aggregation and reporting functions.

They started with an end-to-end review of OLHI's intake process that documented every step in our public service process, beginning at the initial point of contact when a consumer first comes to OLHI with an inquiry. Articulating the full scope of OLHI's public service equipped us to set and measure meaningful key performance metrics for business functions across the organization.

Our improved workflow and data analytics are the foundation of OLHI's new three-year strategic plan, which sets OLHI's direction for 2021 to 2024 in three priority areas: building consumer awareness, continuous improvement and delivering timely, independent, and impartial public service.

Message from the Chair

Thank you

In closing, I want to acknowledge the Canadian Council of Insurance Regulators (CCIR) for collaborating with OLHI throughout the past year. Our relationship with the CCIR helps us better fulfil OLHI's public service mandate. OLHI also thanks our member companies for their continued support of OLHI's dispute resolution process. This support is essential to OLHI's ability to effectively serve consumers and build confidence in our public service and the sector in general.

I also thank my fellow board members for providing OLHI with sound governance and direction over the past months and express my gratitude for the ongoing efforts of the OLHI team to assist Canadians throughout the pandemic. While no one could have predicted the impact Covid-19 would have, OLHI is navigating the uncertainty thanks to our collective efforts.

Finally, I thank Reginald Richard for his service as one of OLHI's longest-standing board members. For the past two decades, Mr. Richard has demonstrated a commitment to our organization's goals and ideals. His expertise and thoughtfulness will be sorely missed. On behalf of my fellow board members, we thank Mr. Richard for his service and wish him a well-deserved retirement.

Dr. Janice MacKinnon
Board Chair

Message from the CEO & Ombudsman



Public service in a pandemic

When this year started, Canada had already seen the first of what would become widespread lockdowns and public health advisories across the country.

Our whole team felt the impacts of Covid-19. As the year progressed,

OLHI, along with many other companies, saw an entirely virtual approach to our business become the new norm.

As we contended with the pandemic, OLHI fielded 1,782 complaints. Of these, 387 were reviewable complaints, a substantial 61 per cent increase over last year. Our OmbudService Officers opened 14 new investigations and closed 12. Notably, 83 per cent of the non-binding recommendations OLHI made in favour of consumers resulted in a settlement with their insurance companies, a slight increase over our 2019-2020 numbers.

OLHI also established connections with the Ministers of Justice, Attorney Generals or Solicitor Generals in British Columbia, Alberta, Manitoba, and Saskatchewan. Thanks to this outreach effort, OLHI was already planning webinars for government teams by Q4. We expect more to come as OLHI continues building these relationships.

Message from the CEO & Ombudsman

In addition, OLHI focused on enhancing our digital presence, activating new social media accounts, launching our first Google Ads campaigns, and improving our French and English websites.

Charting our future

In 2020-21, OLHI undertook an internal process designed to document and streamline our workflow and intake processes. We also completed an in-depth review of our data aggregation, analytics, and reporting practices.

The outcome of this effort was three-fold. OLHI now has an improved enterprise-wide workflow process documenting our day-to-day operations and reporting. The team began the work of laying the foundation for a new three-year strategic plan that sets realistic, challenging targets to measure our success starting in the 2021-22 fiscal year. Finally, this deep dive into our operations, data analytics and strategic planning evolved OLHI's understanding of what it means to effectively deliver our alternative dispute resolution service.

Public education as an alternative dispute resolution public service

Our complaint reviews and investigations are certainly core to our public service. Effective alternative dispute resolution, however, also helps consumers resolve their concerns at the earliest stage possible.

Message from the CEO & Ombudsman

Every year, we review or investigate hundreds of consumer complaints. OLHI supports thousands by giving consumers helpful information when they come to us and guiding them through the complaints process.

This more holistic reflection of alternative dispute resolution is one of the fundamental reasons why OLHI is developing a public education strategy based on three principles:

1. Public education is integral to alternative dispute resolution.
2. Consumers make better decisions when they are better informed.
3. Raising awareness of OLHI's public service builds consumer confidence in the life and health insurance sector.

The final strategy will place all our public-facing activities under the public education banner.

Gratitude

I want to thank our employees and consultants for their public service. The past year was challenging, but they all rose to the occasion. I also thank our member companies for their continued participation in our alternative dispute resolution service, and the Canadian Council of Insurance Regulators for providing support and guidance through our regular meetings.

Message from the CEO & Ombudsman

Finally, I express gratitude for the steady hand of our board of directors who provided clear direction and advice for fulfilling and advancing our mandate. Thanks to their oversight, OLHI entered the 2021-22 fiscal year better prepared to serve consumers.

Glenn O'Farrell
CEO & Ombudsman

Analytics & Reporting

OLHI's Intake Process



Consumer comes to OLHI for information or guidance, help finding a lost policy, or assistance with a complaint. Most consumers contact OLHI online.

A complaints agent responds to the inquiry, answering questions and guiding the consumer through OLHI's intake process for finding lost policies or our complaints process.

OLHI can review a complaint if:

- The complaint involves one of our member companies and falls within OLHI's mandate.
- The consumer has received a final position letter from the insurer.

OLHI's Complaints Manager ensures the consumer complaint is in scope.

If the complaint is in scope, a Complaints Analyst starts a review to determine if it has merit, discussing it with both the insurer and the consumer and gathering more information.

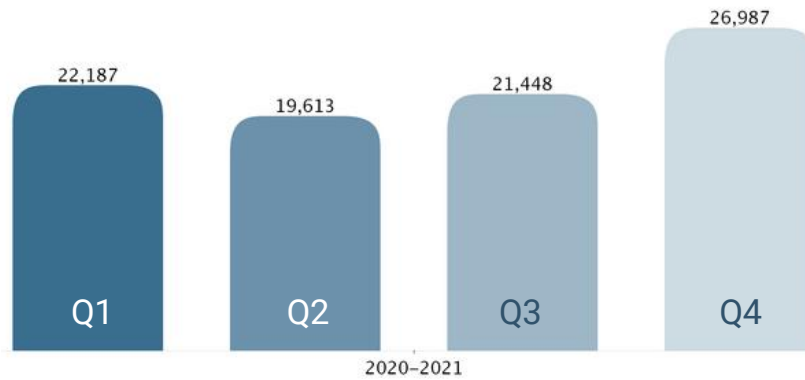
If the Complaints Analyst believes it has merit, an OmbudService Officer investigates the complaint.

If the OmbudService Officer agrees there is merit to the complaint, OLHI will make a non-binding settlement recommendation.

If the insurer does not accept the recommendation, a Senior Adjudicative Officer may investigate the complaint if OLHI still believes there is merit.

Website Statistics

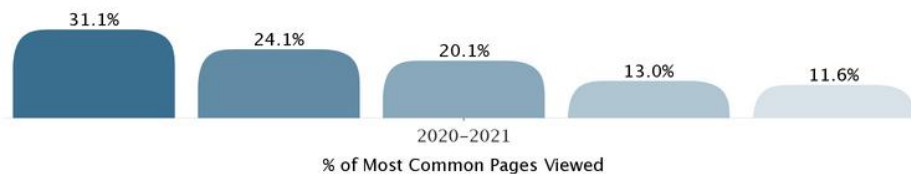
Web Sessions by Quarter



Fiscal Quarter	Q1		Q2		Q3		Q4		Total
Fiscal Year	Web Sessions	%	Web Sessions	%	Web Sessions	%	Web Sessions	%	Web Sessions
2020-2021	22,187	24.6%	19,613	21.7%	21,448	23.8%	26,987	29.9%	90,235

- The highest number of Web Sessions (**29.9%**) occurred in **Q4** (Jan - Mar 2021.)
- The lowest number of Web Sessions (**just over 1/5**) was in **Q2** (Jul - Sep 2020.)

Most Common Pages Viewed

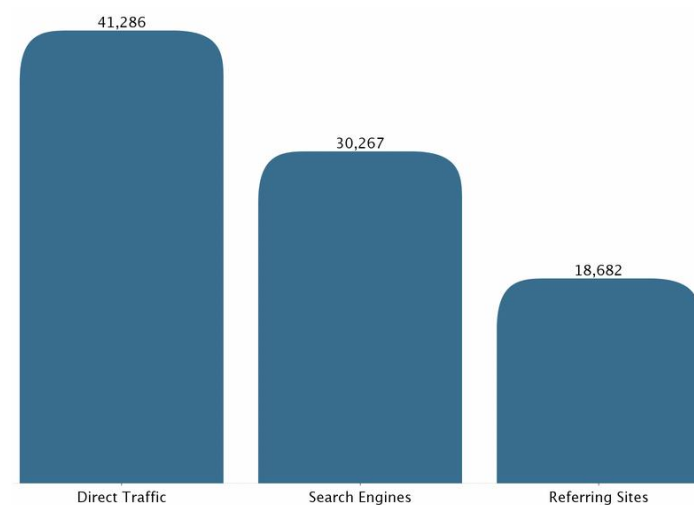


Main page viewed	# of Pageviews	%
Find Insurance	41,071	31.1%
Lost Policy Search	31,909	24.1%
Complaints	26,620	20.1%
News & Publications	17,231	13.0%
Old Insurance Companies	15,377	11.6%
Total	132,208	

- Nearly **1/3** of Pageviews (31.1%) consisted of **searches for coverage** (life & health insurance).
- Nearly **1/4** of Pageviews (24.1%) came from **searches for the lost policy of a deceased**.
- **1/5** of Pageviews (20.1%) concerned a life or health insurance **complaint**.

Website Statistics

Traffic Sources



Type of Traffic	Direct Traffic		Search Engines		Referring Sites		Total
Fiscal Year	# of Sessions	% of Total	# of Sessions	% of Total	# of Sessions	% of Total	# of Sessions
2020-2021	41,286	45.8%	30,267	33.5%	18,682	20.7%	90,235

- Almost **half** (45.8%) of all web sessions came from **Direct Traffic**.
- **1/3** of web sessions originated from online searches via **Search Engines**.
- **1/5** of web sessions were **Referrals** from other websites.

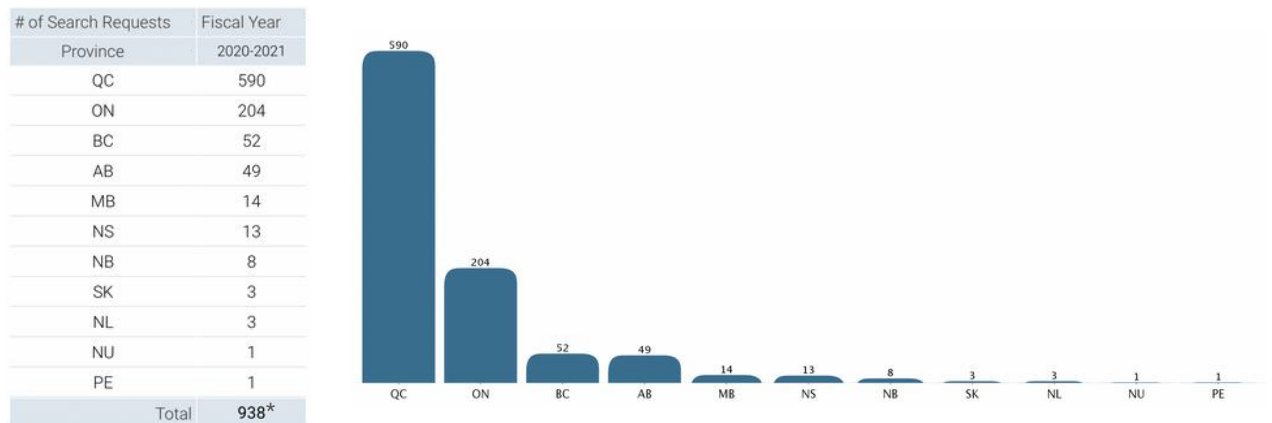
Lost Policy Searches

Volume of Received, Approved, & Successful Cases



- Submitted searches for the policy of a deceased went **down by 20.5%** this Fiscal Year.
- Similarly, **successful searches** for the policy of a deceased **also declined by 23.5%**.
- The number of **approved searches rose slightly by 4.9%** compared to the previous Fiscal Year.

Searches for Policy of Deceased by Province

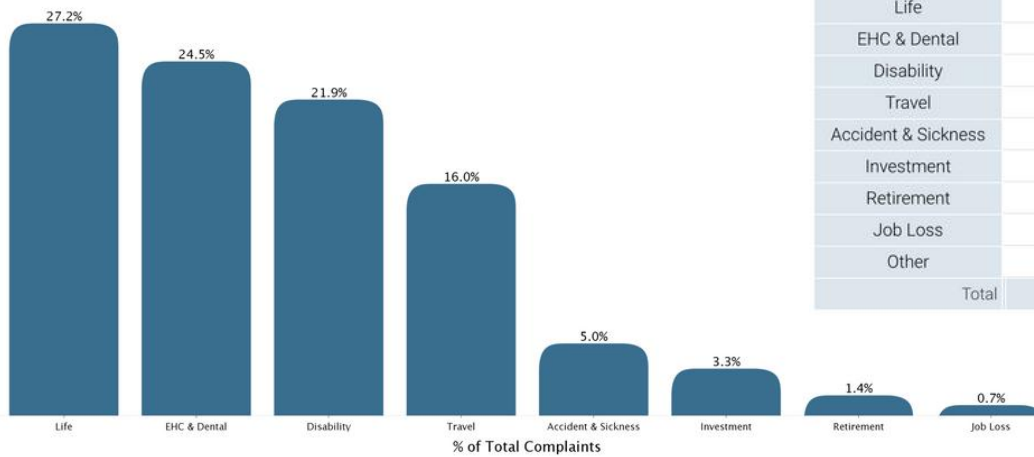


- The **majority of searches** for the policy of a deceased person originate from **Quebec and Ontario**.
- Policy Search requests from **QC decreased by 27%** compared to the previous Fiscal Year.

* 3 of the searches for policy of deceased originated from outside of Canada.

Complaints Resolution

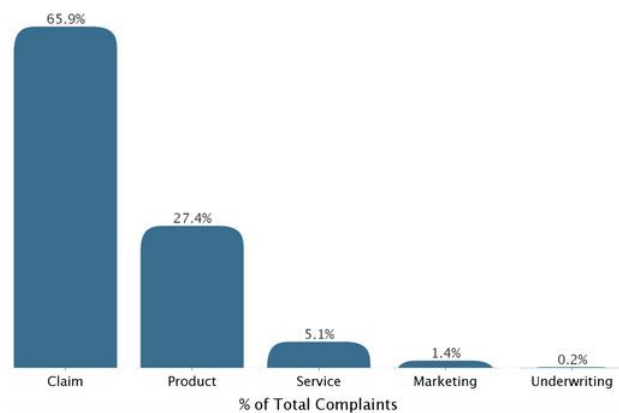
Complaints by Product



Fiscal Year	2020-2021	
	# of Complaints	Delta of %
Life	484	-49.0%
EHC & Dental	437	143.0%
Disability	391	-223.0%
Travel	286	128.0%
Accident & Sickness	88	-80.0%
Investment	58	17.0%
Retirement	25	1.0%
Job Loss	13	13.0%
Other	0	-18.0%
Total	1,782	

- Inquiries for Disability, Accident & Sickness, and Life decreased significantly (by 223%, 80%, and 49% respectively.)
- Travel inquiries represent 16% of total volume in 2020-2021, compared to 8.5% of volume last year.

Complaints by Company Function



Company Function	Claim		Product		Service		Marketing		Underwriting		Total
	# of Complaints	%	# of Complaints	%	# of Complaints	%	# of Complaints	%	# of Complaints	%	# of Complaints
2020-2021	1,175	65.9%	489	27.4%	90	5.1%	25	1.4%	3	0.2%	1,782

- **Claim issues** remain the **leading cause** of consumer assistance and complaint inquiries with 65.9% of total volume in 2020-2021.
- **Product** issues **increased** to **27.4%** of volume this Fiscal Year.

Investigation Statistics

OLHI opened 14 new investigations and closed 12 this fiscal year.

Disability insurance (10 cases) constituted most of the opened investigations, followed by three Extended Health Care and Dental insurance investigations, and one Life insurance investigation.

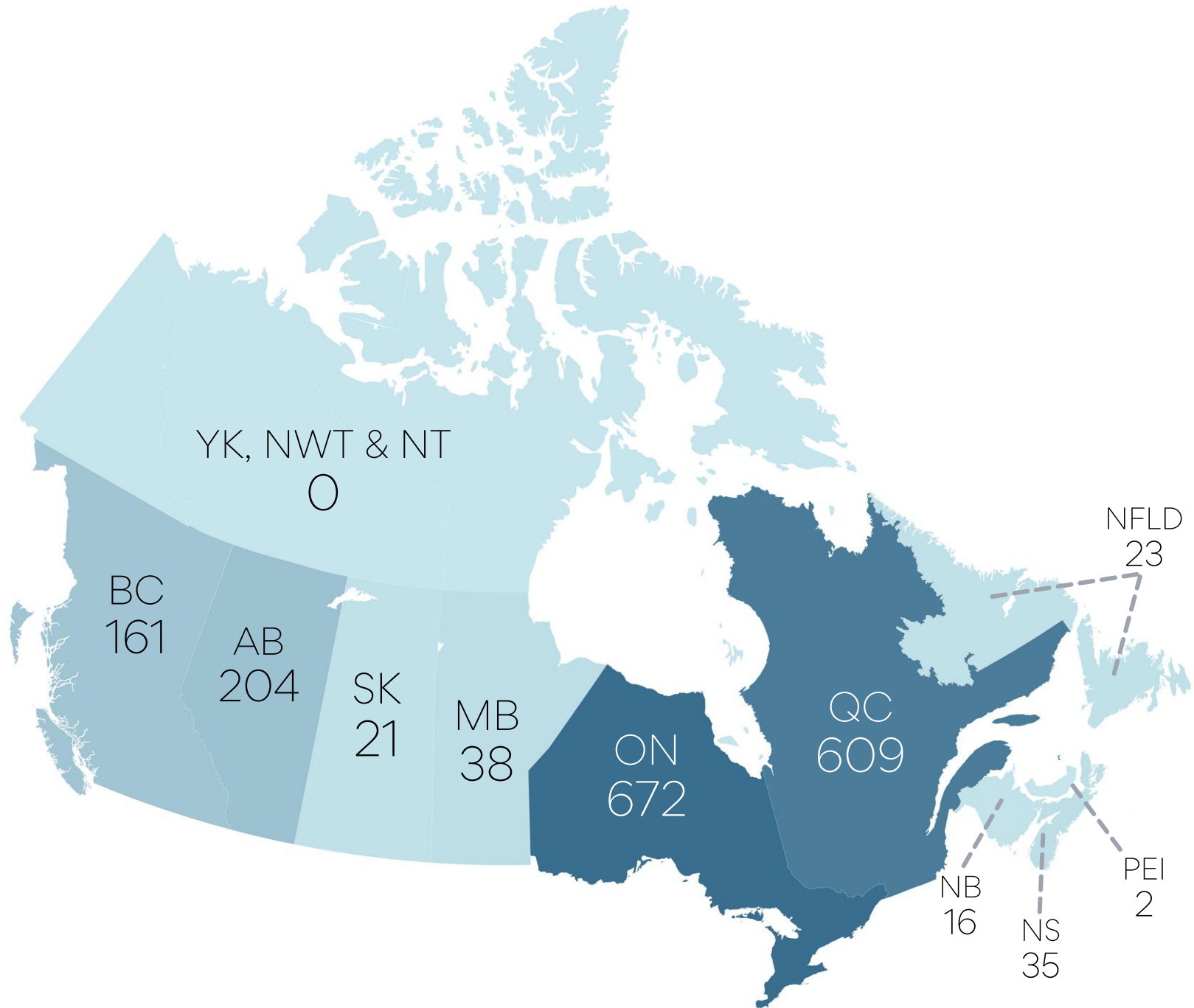
By function, claims consisted of 93% of all investigations. There was one service-related issue that accounted for the remainder.

Of the 12 closed investigations:

- Six cases were found to have no merit
- Zero complaints were withdrawn
- OLHI OmbudService Officers made six settlement recommendations. Insurers accepted five, resulting in a **settlement ratio of 83%**
- The complaints team did not escalate any cases to the Senior Adjudicative Officer.

National Stats

Total Reviewable Complaints & Inquiries



Case Study 01:

Taking care of dad: OLHI helps family with accident insurance complaint*

Fred ended up in hospital with a concussion, broken ribs, and other injuries after a severe fall.

When he came home, Fred started having bouts of vomiting, nausea, and headaches. He returned to the hospital where he stayed for over a month. After he was finally discharged, Fred could not walk and had to move into long-term care.

Fred asked his son to submit an accident benefits claim on his behalf to cover the costs of his medical expenses and hospital stays. The insurer denied the original claim and upheld its position after Fred's son appealed the decision.

When Fred's son received the insurance company's final position letter, he came to OLHI.

OLHI reviewed the complaint. We discovered that the insurance company did not receive important information about Fred's injuries and hospital stay.

As a result, OLHI recommended the insurer reconsider covering Fred's hospital expenses.

The insurer paid the claim because of this new information.



*Personal information, dates, times, and locations are changed to protect privacy.

Case Study 02:

OLHI clarifies Insurer's Position in Disability complaint*

Harold B. suffered a severe health problem related to his kidneys and had to have one removed. Worried about his clients, Harold returned to his job as soon as he felt able after the surgery.

When Harold returned to work, he had to periodically reduce his work hours and was never able to work full-time again because of his health. Nearly two years later, Harold quit his job and submitted a total disability claim to his individual disability insurance provider.

The insurance company denied the claim, even after Harold appealed the decision. At this point, Harold came to the OmbudService for Life and Health Insurance.

OLHI reviewed the complaint and learned:

- Harold's policy only covered losses for "total disability."
- He had returned to work part-time and before he completed the waiting period required by his policy.
- Harold submitted his final claim after the policy deadline.
- The insurer's decision strictly followed the policy's terms, but the company could have communicated the process earlier and more clearly to Harold.

As OLHI cannot consider damages or extenuating circumstances outside of the insurance policy, we advised Harold to consider pursuing his complaint in court with a disability lawyer.

*Personal information, dates, times and locations are changed to protect privacy.



KPMG Auditor's Report

Statement of Financial Position

March 31, 2021, with comparative information for 2020

	2021	2020
Assets		
Current assets:		
Cash and cash equivalents (note 2)	\$ 1,130,120	\$ 946,777
Prepaid expenses and deposits	47,818	40,396
Accounts receivable	158,015	45,897
	<u>1,335,953</u>	<u>1,033,070</u>
Capital assets (note 3)	55,987	57,207
Intangible assets (note 3)	31,232	46,286
	<u>\$ 1,423,172</u>	<u>\$ 1,136,563</u>
Liabilities and Fund Balance		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 157,970	\$ 104,176
Deferred income	—	106,723
Current portion of deferred lease inducement	4,994	2,534
	<u>162,964</u>	<u>213,433</u>
Deferred lease inducement	14,568	9,925
	<u>177,532</u>	<u>223,358</u>
Fund balance:		
Operating fund:		
Invested in capital assets and intangible assets	87,219	103,493
Unrestricted	1,158,421	809,712
	<u>1,245,640</u>	<u>913,205</u>
Commitments (note 5)		
	<u>\$ 1,423,172</u>	<u>\$ 1,136,563</u>

KPMG Auditor's Report

Statement of Operations

Year ended March 31, 2021, with comparative information for 2020

	2021	2020
Revenue:		
General assessment fees	\$ 2,375,000	\$ 2,275,000
Investment income	88	5,067
	<u>2,375,088</u>	<u>2,280,067</u>
Expenses:		
Staff and adjudicative services	1,347,405	1,206,884
Professional fees	149,279	226,124
Board of Directors' fees	143,719	152,827
Information technology	106,696	63,605
Rent	113,048	101,658
Management fees (note 4)	87,010	87,575
Amortization of capital assets and intangible assets	28,841	23,661
Telecommunications	21,337	18,672
Supplies and services	19,088	39,989
Insurance	15,691	15,000
Translation	5,607	5,415
Staff meetings and travel	2,638	31,803
Training and development	1,888	4,221
Board meetings and travel	406	63,913
Facilities fees - Toronto	-	5,231
Loss on disposal of capital assets	-	1,916
	<u>2,042,653</u>	<u>2,048,494</u>
Surplus of revenue over expenses	\$ 332,435	\$ 231,573

See accompanying notes to financial statements.

KPMG Auditor's Report

Statement of Changes in Net Assets

Year ended March 31, 2021, with comparative information for 2020

	2021			2020		
	Invested in capital assets and intangible assets	Unrestricted operating fund	Total	Invested in capital assets and intangible assets	Unrestricted operating fund	Total
Net assets, beginning of year	\$ 103,493	\$ 809,712	\$ 913,205	\$ 80,065	\$ 601,567	\$ 681,632
Surplus (deficiency) of revenue over expenses	(28,841)	361,276	332,435	(23,661)	255,234	231,573
Net change in investment in capital assets and intangible assets	12,567	(12,567)	–	47,089	(47,089)	–
Net assets, end of year	\$ 87,219	\$ 1,158,421	\$ 1,245,640	\$ 103,493	\$ 809,712	\$ 913,205

See accompanying notes to financial statements.

KPMG Auditor's Report

Statement of Cash Flows

Year ended March 31, 2021, with comparative information for 2020

	2021	2020
Cash provided by (used in):		
Operating activities:		
Surplus of revenue over expenses	\$ 332,435	\$ 231,573
Items not affecting cash:		
Amortization of capital assets and intangible assets	28,841	23,661
Amortization of deferred lease inducement	(2,460)	(4,118)
Loss on disposal of capital assets	–	1,916
Change in non-cash operating working capital:		
Prepaid expenses and deposits	(7,422)	(11,496)
Accounts receivable	(112,118)	4,359
Accounts payable and accrued liabilities	53,794	(24,054)
Deferred income	(106,723)	106,723
Deferred lease inducement	12,095	12,460
	198,442	341,024
Investing activities:		
Additions to capital assets and intangible assets	(15,099)	(52,677)
Increase in cash and cash equivalents	183,343	288,347
Cash and cash equivalents, beginning of year	946,777	658,430
Cash and cash equivalents, end of year	\$ 1,130,120	\$ 946,777

See accompanying notes to financial statements.

Member Companies

- Acadie Vie
- Actra Fraternal Benefit Society
- Aetna
- AHLIC (Triton Insurance)
- Alberta Blue Cross
- Allianz Care (AWP Health & Life SA, Allianz Life Ins Co of North America)
- Assomption Vie
- Assurance-vie Banque Nationale
- Assurant Solutions (Amer. Bankers, Amer. Bankers Ins.-U.S., Assurant Life)
- BMO Life Assurance
- BMO Life Insurance
- Brookfield Annuity
- Canada Life
- Canadian Premier (Legacy General)
- Canassurance (Assoc d'Hospitalisation Canassurance)
- Chubb Life (Chubb Insurance)
- CIBC Life
- CIGNA (Life of N.A., Connecticut General)
- Combined Insurance
- CompCorp Life Insurance Company
- Co-Operators Life (Co-operators General, CUMIS Life, CUMIS General)
- Desjardins Sécurité financière
- Empire Life
- Equitable Life
- FaithLife Financial
- First Canadian Insurance Corporation
- Foresters
- Foresters Life
- Gerber Life
- Green Shield Canada
- Group Medical Services (GMS Insurance Inc.)
- Humania Assurance (La Survivance-Voyage)
- Industrielle Alliance (L'Excellence)
- ivari (Wilton Re (Canada) Limited)
- Knights Of Columbus
- La Capitale assureur de l'administration publique (La Capitale FSI)
- Liberty Life Assurance Company of Boston
- Manitoba Blue Cross
- Manulife (Manulife Ins. Co., First N.Am. Ins. Co., MACC)
- Medavie Blue Cross (Blue Cross Life)
- New York Life
- Pacific Blue Cross (BC Life)
- Pavonia Life Insurance Company of Michigan
- Primerica
- RBC Life Insurance Company (RBC Insurance)
- Reliable Life (Old Republic)
- Saskatchewan Blue Cross
- SSQ Vie (SSQ, Societe d'assurance)
- Sun Life Financial (Sun Life Assurance, Sun Life Insurance)
- TD Life
- Teachers Life
- Trans Global Life Insurance
- UV Mutuelle
- Wawanesa (Western Life)
- Zurich

Our Board of Directors



Dr. Janice MacKinnon

Independent Director

Dr. Janice MacKinnon is a Fellow of the Royal Society of Canada, a member of the Order of Canada, and a former Saskatchewan Finance Minister, who also served as Minister of Economic Development and Social Services. During her tenure as Finance Minister, Saskatchewan became the first government in Canada to balance its budget in the 1990s.

She is a Professor of fiscal policy at the University of Saskatchewan and an Executive Fellow at the University of Calgary School of Public Policy and is the author of three books and many articles on public policy issues. She has also served as the Chair of the Board of the Institute for Research on Public Policy, as a board member of the Canada West Foundation, and is currently on the Advisory board of the Canadian Global Affairs Institute.

She served as Chair of Canada's Economic Advisory Council from 2010 to 2015. She was also appointed to the federal advisory panel on NAFTA as well as the environment. She co-chaired the Manitoba Commission reviewing the province's K-12 education system. In 2019, Alberta Premier Jason Kenney appointed her as Chair of Alberta's Blue Ribbon Panel on Alberta's Finances. She currently serves on the Board of Governors of the University of Alberta.

As Chair of the OLHI Board of Directors, Dr. MacKinnon brings considerable expertise in finance, public policy, government relations, strategic planning, and governance.



Lea Algar

Independent Director

Lea Algar has had a distinguished career in the insurance industry and in the ombudservice. She was appointed the first Ontario Insurance Ombudsman. She also served as Chair of the General Insurance OmbudService (GIO) Board of Directors.

Ms. Algar has also been a Chartered Insurance Professional (CIP). She worked with the Insurance Institute of Canada, the Insurance Bureau of Canada, and the Ontario Insurance Commission, which became part of the Financial Services Commission of Ontario. She has also served as a Director on the Board of the Property and Casualty Insurance Compensation Corporation.

Ms. Algar was also a Partner with the Truman & Snively Insurance Agency and a Professor of the Insurance Administration Program at Mohawk College.

As an Independent Director on the OLHI Board, she brings to the board her significant expertise in governance, consumer affairs, ombudservices, and extensive knowledge of the insurance industry

Our Board of Directors



Geoff Plant

Independent Director

Geoff Plant is a lawyer and mediator based in Vancouver. Mr. Plant is a partner with Gall, Legge, Grant & Zwack LLP and serves as Chancellor of the Emily Carr University of Art + Design.

Mr. Plant was a Member of the British Columbia Legislative Assembly from 1996-2005 and served as Attorney General of British Columbia and Minister responsible for Treaty Negotiation. He was also the Minister responsible for the Citizens' Assembly on Electoral Reform.

After leaving politics, Mr. Plant has provided public service in a number of other capacities, including serving as Board Chair of Providence Health Care and Board Vice-Chair of BC Ferries, and leading negotiations on behalf of the government with First Nations political organizations.

Mr. Plant has also served as Board Chair of the British Columbia Land Title & Survey Authority, the Canada West Foundation, and the Dalai Lama Center for Peace and Education. He was also named as one of Canada's Most Influential Lawyers by Canadian Lawyer Magazine and served as Vancouver's Civil City Commissioner.

Mr. Plant brings a wealth of experience in government relations and governance to the OLHI Board of Directors as well as expertise in dispute resolution, mediation, and law.



Louise Shiller

Independent Director

Louise Shiller has held senior positions in both the public and private sectors, building expertise in the areas of behaviour management, school administration, student services, and educational leadership. She has extensive experience in mediation, crisis intervention, harassment, and violence prevention. She was instrumental in developing and establishing several essential programs throughout Quebec and improving the delivery of services at various organizations and school boards. She also served as President of the Quebec Counselling Association. Ms. Shiller worked for Youth Protection and became the Director of Federation CJA West Island, leading the strategic planning process and making decisions on behalf of the community at large.

In 2010, Ms. Shiller was appointed as Concordia University's Director and Senior Advisor of Rights and Responsibilities, promoting values of diversity, civility, equity, respect, inclusion, and non-discrimination. Her mandate included resolving conflicts, behavioural incidents, and rights violations in an effective and constructive manner, while overseeing intervention and redress. In this important role, she developed, revised, and administered policies, public documents, and training programs. During her tenure, she led task forces and committees, as well as continuously made systemic recommendations and improvements.

Ms. Shiller continues her work in ombudservices focusing on best practices including, appraisals and policy development. She is currently serving as an Ombudsperson at the post-secondary level.

As a member of the Board of Directors, Ms. Shiller brings leadership and distinctive skills to the areas of programming, public policy, governance, and dispute resolution.

Our Board of Directors



Claude Garcia

Industry Director

Claude Garcia joined the Québec Ministry of Social Affairs in 1969, occupying various positions, including Assistant Deputy Minister. He later returned to the private sector in 1978 as Partner with Hébert, LeHouillier et associés, consulting actuaries. He joined the Standard Life Assurance Company in 1983, starting his career with the insurer as Senior Vice-President and later becoming President of Canadian Operations for Standard Life in 1991. He retired from that position in 2004.

During his career, Mr. Garcia has served on numerous boards in the private and public sector. He has acted as chairman of the Chambre de Commerce du Montréal Métropolitain, the Montreal YMCA Foundation and of l'Agence des partenariats public-privé du Québec. He has been a director of the Standard Life Assurance Company, the Caisse de dépôt et placement du Québec, Quno, the Montreal Exchange, Cogeco and Cogeco Communications, Jarislowsky Fraser, l'Institut de recherches cliniques de Montréal and BTB Reit. Mr. Garcia remains Chairman of Goodfellow.

Having spent most of his career in insurance, he brings extensive knowledge of the insurance industry to the OLHI Board. His experience in the public and private sectors has built his expertise in product, consumer affairs, leadership, public policy direction, government relations, finance, strategic planning, and governance.



Dr. Dieter Kays

Industry Director

A corporate director with his ICD.D, Dieter Kays has a Ph.D. in leadership and organizational effectiveness. He is currently chair of the Lutheran Church-Canada Worker Pension and Benefits Board. From 2010 to 2019, he served on the board of St. Mary's Hospital in Kitchener, including as board chair.

A graduate of the Stanford International Executive Program, Dr. Kays was the CEO and President of FaithLife Financial (FLF), one of the largest fraternal life insurance companies in Canada and prior to retiring from FLF in 2010, he was on the board of directors of the Canadian Life and Health Insurance Association (CLHIA).

Prior to that time, Dr. Kays also had a distinguished career as CEO of Lutherwood, a multi-service social service agency. Lutherwood was repeatedly identified in national culture surveys as one of the top 10 medium-sized organizations in Canada. Having served on numerous boards and provincial task forces, he has consulted with organizations in Canada and abroad. He is known for his expertise in governance, leadership, and strategic planning.

Our Board of Directors



Frank Swedlove

Industry Director

Frank Swedlove is the Immediate Past President of the Canadian Life and Health Insurance Association (CLHIA) and served as the first Chair of the Global Federation of Insurance Associations (GFIA).

Mr. Swedlove spent most of his career with the Department of Finance in Ottawa as an Advisor to several Ministers of Finance, and later as Assistant Deputy Minister of the Financial Sector Policy Branch. He was also President of the Financial Action Task Force, an international body responsible for fighting global money laundering and terrorist financing. Since leaving CLHIA in 2017, Mr. Swedlove has started a public policy consulting company called Swedlove Consulting Inc. Mr. Swedlove is also a recipient of both the Queen's Golden Jubilee medal for public service and the Queen's Diamond Jubilee medal for service to the insurance industry.

His experience with the Federal government and time spent as President of CLHIA give Mr. Swedlove a unique and insightful perspective on the insurance industry, consumer affairs, public policy, government relations, working with Regulators and strategic planning.