



## Life and Health Insurance Industry Fact Sheet

### Pandemic Preparedness

The Canadian Life and Health Insurance Association (CLHIA), is taking the necessary steps to ensure that it is in a position to continue to provide its members with essential services during a pandemic. In addition, the Association is implementing a number of mechanisms to be able to keep the public informed about pandemic-related decisions and actions taken by the industry that would have an impact on policyholders.

By way of background, in 2003, the SARS outbreak focused the attention of governments and regulators on the potential impact a pandemic could have on Canadians, as well as on the economy. In March 2006, the Office of the Superintendent of Financial Institutions (OSFI) wrote to the CLHIA recommending that the industry take note of the potential for a flu pandemic and that financial institutions should consider how such an event would impact their operations. In this regard, OSFI approached CLHIA member companies to review their business plans in the event of any future pandemic.

Since that time, the CLHIA has been working to put in place the appropriate mechanisms to address the needs of its member companies as well as the public at large.

#### Assisting our Member Companies:

The CLHIA has established a Pandemic Preparedness Network comprising senior officers from across its membership. The Network meets on a regular basis to discuss developments and initiatives related to a potential pandemic outbreak, as well as to facilitate information sharing on company and government pandemic planning activities. In order to fulfill its role as a central hub for disseminating important pandemic-related information, the CLHIA has also established a resource network consisting of federal

and provincial government health agencies and other strategic contacts. For example, the life and health insurance industry has been recognized by Emergency Management Ontario and the Critical Infrastructure Assurance Program as an essential component of the finance sector. As part of this program, the industry has been allocated a specific time on the Ontario government's daily briefing schedule for stakeholders should there be a further escalation in the current pandemic status. CLHIA has also developed a list of key contacts within each of its member companies including chief medical officers, communications officers, legal counsel, and business continuity officers.

#### Assisting the Public:

Should a pandemic occur, the CLHIA has already established a dedicated link on its website to provide public access to pandemic-related information <http://www.clhia.ca/e3t.htm>.

At this time, the website provides links to information on the H1N1 virus that the industry's policyholders and the general public may find useful, including links to the World Health Organization and federal and provincial public health agencies. In the event of an escalation of the current pandemic status, this information will be expanded to include links to member company websites, where individuals can find out how to submit their pandemic-related claims, etc.

#### Contact us for more information:

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