



Submission on the Proposed Changes to the Lobbyists' Code of Conduct Presented to The Office of the Commissioner of Lobbying of Canada

Canadian Life and Health Insurance Association
February 2022



The Canadian Life and Health Insurance Association (CLHIA) is pleased to provide its comments to the Office of the Commissioner of Lobbying of Canada (OCL) on future changes to the [Lobbyists' Code of Conduct](#) (the Code).

WHO WE ARE

The CLHIA is a voluntary association whose member companies account for 99 per cent the life and health insurance business in Canada. Life and health insurers play a key role in providing financial security to Canadians.



Protecting 29 million Canadians

- 26 million** with drug, dental and other health benefits
- 22 million** with life insurance averaging \$228,000 per insured
- 12 million** with disability income protection



\$97 billion in payments to Canadians

- \$46 billion** in annuities
- \$37 billion** in health and disability claims
- \$14 billion** in life insurance policies

Additionally, the industry makes a significant contribution to the economy, employing over 158,000 Canadians in high value, professional jobs (as employees or independent agents). The industry is also a major investor in domestic assets and contributes significant revenue through taxes to the federal and provincial governments.



\$8.2 billion in tax contributions

- \$1.3 billion** in corporate income tax
- \$1.3 billion** in payroll and other taxes
- \$1.7 billion** in premium tax
- \$3.9 billion** in retail sales tax



Investing in Canadians

- \$1 trillion** in total invested assets
- 91%** held in long-term investments

The industry has been proud to work with all levels of government throughout the COVID-19 pandemic to protect and support Canadians through health benefit plans, travel insurance and other financial security products.

COMMENTS ON THE PROPOSED CHANGES TO THE CODE

Lobbying is a legitimate and normal part of our democratic process

The current Code includes a preamble with four key principles and the purpose of the Code. It is unclear in the draft update whether this preamble will remain. We recommend keeping this section and including a statement that lobbying is a legitimate and normal part of our democratic process. It is important for Canadians to understand that the exchange of ideas and information through lobbying efforts helps to strengthen government and public administration. Lobbying is a legitimate activity and having free and open access to government is an important and integral part of our democracy. We recommend that this be explicitly stated within the Code.

Maintain existing language on gifting

We believe that the simplest and clearest way to manage “gifting” under the Code is to maintain the existing language. The proposed language in this section is problematic. For instance, it defines a gift as “anything of value given for free or at a reduced rate, such as money, credit, a loan, a reward, a benefit, a good, a service, entertainment activity, property, use of property, etc.”. Having an open-ended list of what is considered a “gift” leaves room for misinterpretation.

We recommend maintaining the current language in the Code as it relies on ethics rules of designated public office holders and states that a lobbyist shall not offer or promise a gift “which the public officer holder is not allowed to accept”.

Including co-workers in the definition of close relationships is problematic

Under the proposed language, a close relationship is defined as a close bond with an official that extends beyond simply being acquainted. This includes working relationships, whereby the individuals “[have] closely collaborated for a common goal or [have] formed a prominent or longstanding close professional relationship, such as being partners, colleagues or allies in the same office, sitting together on a board of directors, delivering a program or service”. We believe that this language is too broad and that having worked in the same office, having sat on the same board, or having delivered a common program does not constitute having a close relationship between two people.

Limiting registerable activities goes beyond the scope of a non-statutory instrument

We believe that it is not appropriate to include language limiting registerable activities as a result of political activity within a non-statutory document and instead it should be addressed within legislation.

CONCLUSION

We appreciate the opportunity to share our views with the OCL on future changes to the Lobbyists’ Code of Conduct. Should you have any questions, you may contact Susan Murray, Vice President, Government Relations and Policy at smurray@chlia.ca.



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