



INSTITUT C.D. HOWE INSTITUTE

# Working Towards Excellence: Advancements for the Financial Regulatory Excellence Initiative

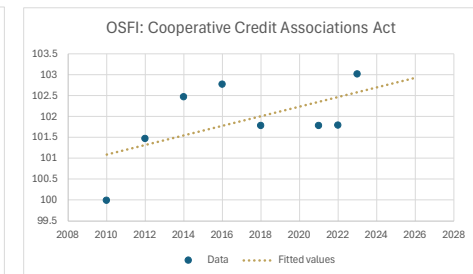
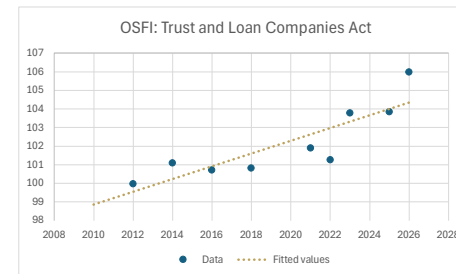
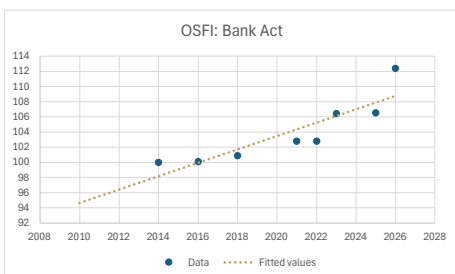
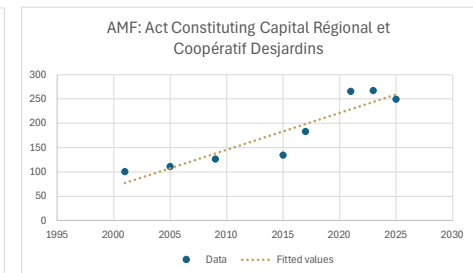
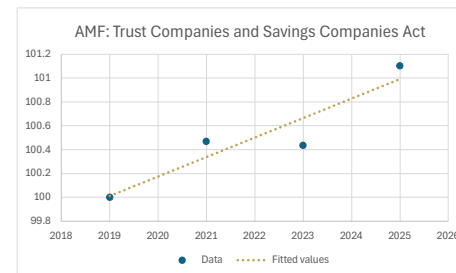
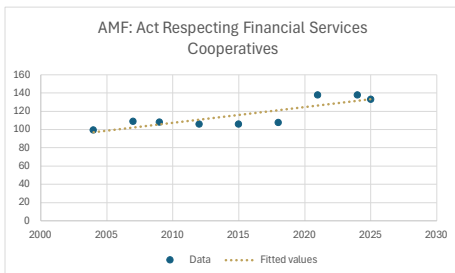
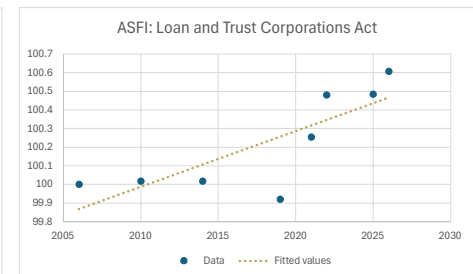
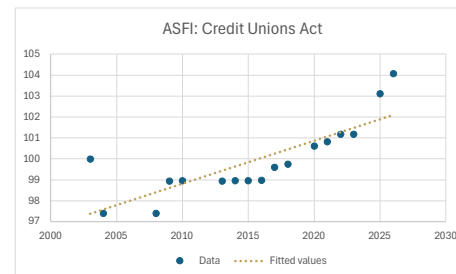
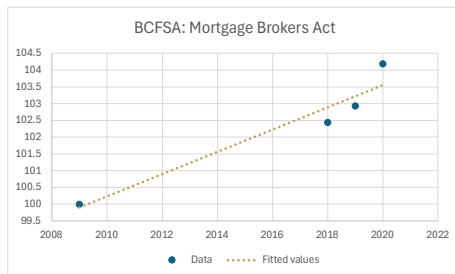
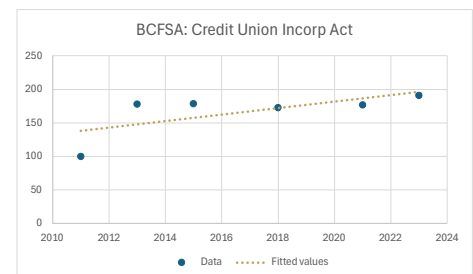
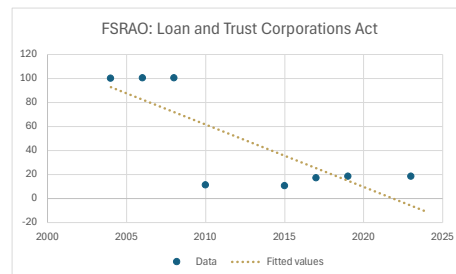
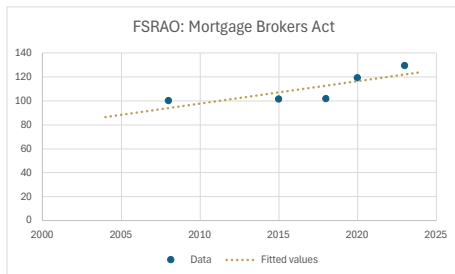
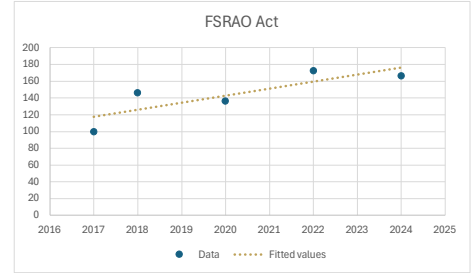
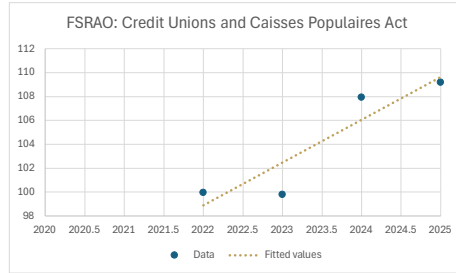
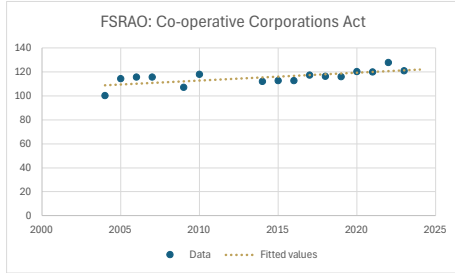
June 16, 2026

## BANKS, CREDIT UNIONS, LOAN AND TRUST CORPORATIONS, MORTGAGE BROKERING

Regulator	OSFI	ASFI	BCFSA	FSRAO	AMF
ACTS	<u>Trust and Loan Companies Act</u>	<u>Credit Union Act</u>	<u>Credit Union Incorporation Act</u>	<u>Co-operative Corporations Act</u>  <u>Acts deriving from Co-op Corporations Act</u>	<u>Credit Assessment Agents Act</u>
	<u>Cooperative Credit Associations Act</u>	<u>Loan and Trust Corporations Act</u>	<u>Mortgage Brokers Act</u>	<u>Credit Unions and Caisses Populaires Act</u>	<u>Deposit Institutions and Deposit Protection Act</u>
	<u>Bank Act</u>			<u>Financial Services Regulatory Authority of Ontario Act</u>	<u>Act respecting Financial Services Cooperatives</u>
				<u>Loan and Trust Corporations Act</u>	<u>Trust Companies and Saving Companies Act</u>
				<u>Mortgage Brokerages, Lenders and Administrators Act</u>	<u>Act respecting the Mouvement Desjardins</u>

Regulator	OSFI	ASFI	BCFSA	FSRAO	AMF
REGULATIONS RULES	<u>Regulation – Trust and Loan Companies Act</u>	<u>Regulation – Credit Union (Principal)</u> <u>Regulation – Credit Union (Ministerial)</u>	<u>Regulation – Mortgage Brokers</u>	<u>Regulation – FSRAO</u>	<u>Regulation – Credit Assessment Agents Act</u>
	<u>Regulation – Cooperative Credit Associations Act</u>	<u>Regulation – Loan and Trust Corporations (Principal)</u> <u>Regulation – Loan and Trust Corporations (Ministerial)</u>		<u>Regulations – Co-operative Corporations Act</u>	<u>Regulation – Deposit Institutions and Deposit Protection Act</u>
	<u>Regulation – Bank Act</u>			<u>Regulations – CU and Caisses Populaires</u> <u>Rules – CU and Caisses Populaires</u>	<u>Regulations – Act Respecting Financial Services Cooperatives</u>
				<u>Regulations – Loan and Trusts Corporations Act</u> <u>Rules – Cross Sectors</u>	<u>Regulation – Trust Companies and Saving Companies Act</u>
GUIDELINES ADVISORIES REGULATORY STATEMENTS	<u>Table of Guidelines and Advisories</u>		<u>Mortgage Brokers Advisories</u> <u>Mortgage Brokers Regulatory Statements</u> <u>Mortgage Brokers Guidelines</u>	<u>Guidance – CU and Caisses Populaires</u> <u>Guidance – Co-operative Corporations</u>	<u>Deposit Institutions – Guidelines</u>

# BANKS, CREDIT UNIONS, LOAN AND TRUST CORPORATIONS, MORTGAGE BROKERING – TIME SERIES

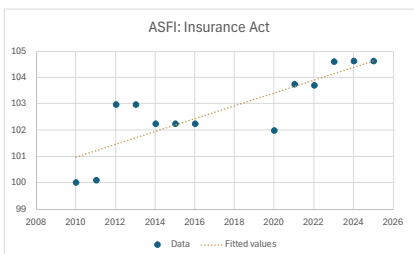
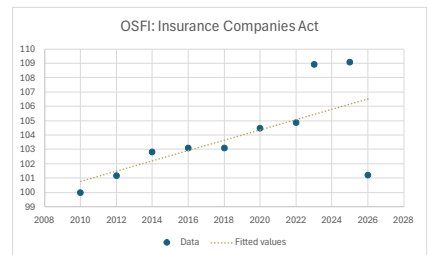
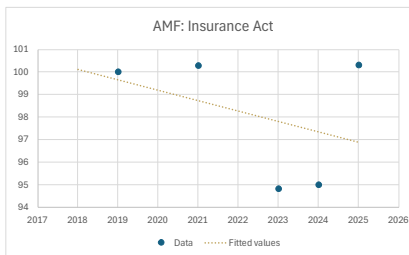
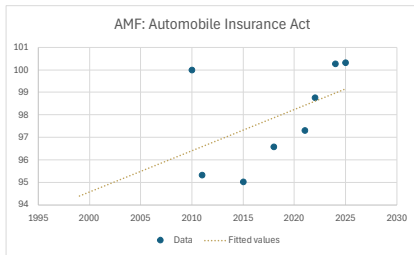
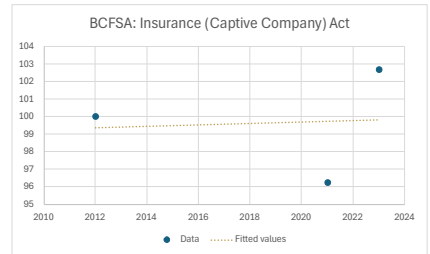
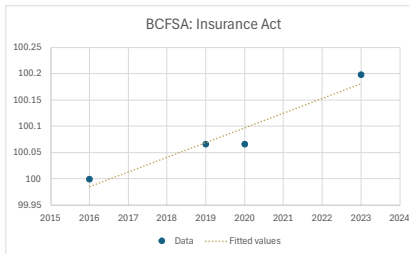
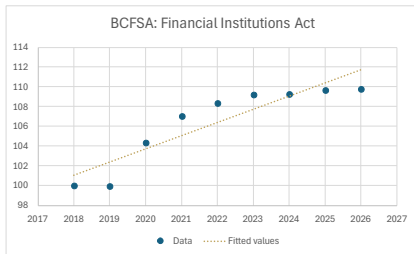
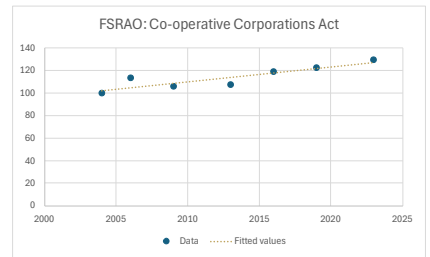
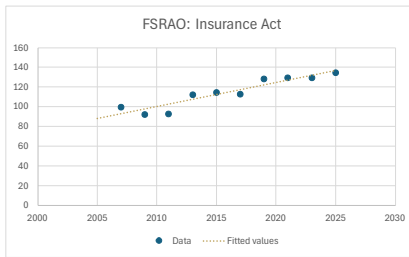
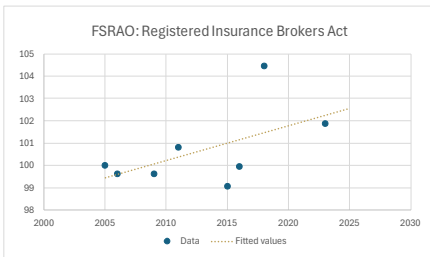
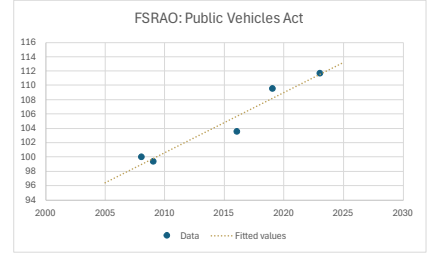
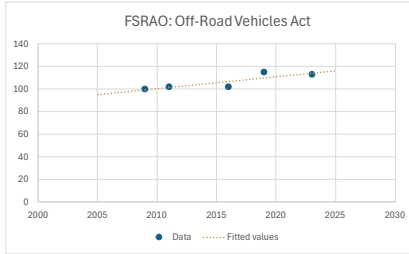
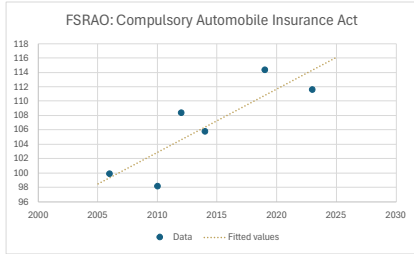


## LIFE AND HEALTH, AUTOMOBILE, AND GENERAL INSURANCE

Regulator	OSFI	ASFI	BCFSA	FSRAO	AMF
ACTS	<u>Insurance Companies Act</u>	<u>Insurance Act</u>	<u>Insurance Act</u>	<u>Compulsory Automobile Insurance Act</u>	<u>Automobile Insurance Act</u>
			<u>Insurance (Captive Company) Act</u>	<u>Automobile Insurance Rate Stabilization Act</u>	<u>Insurers Act</u>
			<u>Financial Institutions Act</u>	<u>Off-Road Vehicles Act</u>	<u>Regulation – Automobile Insurance Act</u>
				<u>Public Vehicles Act</u>	<u>Regulation – Insurers Act</u>
				<u>Registered Insurance Brokers Act</u>	
				<u>Building Ontario Up Act</u>	
				<u>Prepaid Hospital and Medical Services Act</u>	

Regulator	OSFI	ASFI	BCFSA	FSRAO	AMF
REGULATIONS RULES	<u>Regulations – Insurance Companies</u>	<u>Regulations – Insurance Act</u>		<u>Regulations – Insurance Act</u>	
				<u>Rules – Cross Sectors</u>	
				<u>Regulations – Compulsory Automobile Insurance Act</u>	
				<u>Regulations – Off-Road Vehicles Act</u>	
				<u>Regulations – Registered Insurance Brokers Act</u>	
				<u>Rules – Unfair or Deceptive Acts or Practices</u>	
				<u>Rules – Cross Sectors</u>	<u>Guidelines – Insurers</u>
GUIDELINES ADVISORIES REGULATORY STATEMENTS	<u>Guidelines and Advisories</u>	<u>Bullettins, Notices, Enforcement, Activities</u>	<u>Insurance – Reg. Advisories</u> <u>Insurance – Reg Statements</u> <u>Insurance – Guidelines</u>	<u>Guidance – Auto Insurance</u> <u>Guidance – Life and Health, PNC, General Insurance</u>	<u>Guidelines Deposit institutions</u>

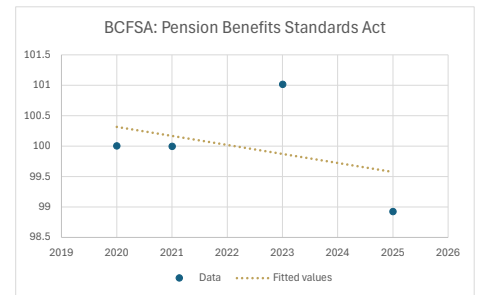
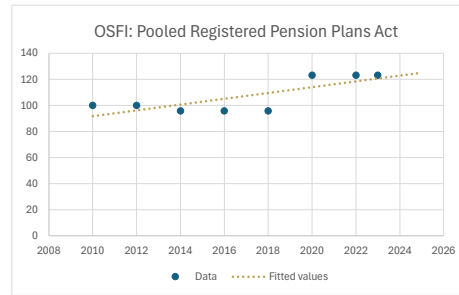
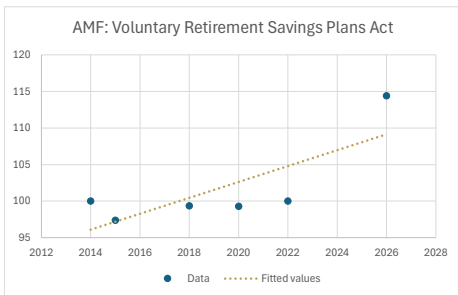
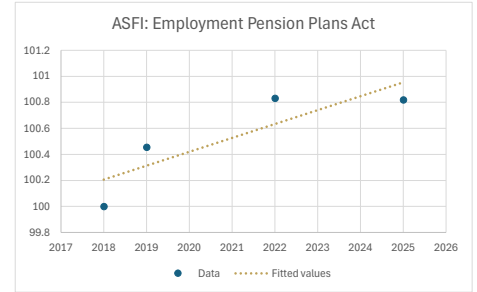
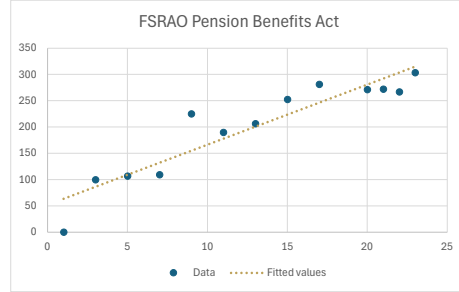
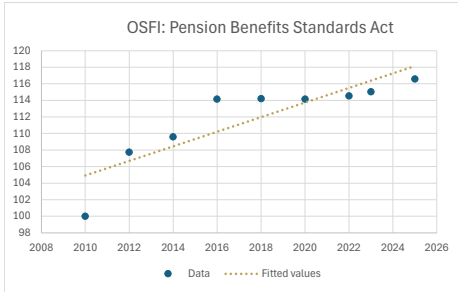
# LIFE AND HEALTH, AUTOMOBILE, AND GENERAL INSURANCE – TIME SERIES



## PENSIONS

Regulator	OSFI	ASFI	BCFSA	FSRAO	AMF
ACTS	<u>Pension Benefits Standards Act</u>	<u>Employment Pension Plans Act</u>	<u>Pension Benefits Standards Act</u>	<u>Pension Benefits Act</u>	<u>Voluntary Retirement Saving Plans Act</u>
	<u>Pooled Registered Pension Plans Act</u>				
REGULATIONS RULES	<u>Regulations – Pension Benefits Standards Act</u>	<u>Regulations – Employment Pension Plans Act</u>	<u>Regulations – Pension Benefits Standards Act</u>	<u>Regulations – Pension Benefits Act</u>	<u>Regulation – Voluntary Retirement Saving Plans Act</u>
	<u>Regulations – Pooled Registered Pension Plans Act</u>			<u>Rules – Cross Sectors</u>	
GUIDELINES ADVISORIES REGULATORY STATEMENTS	<u>Guidelines and Advisories</u>		<u>Regulatory Advisories – Pensions</u>  <u>Regulatory Statements – Pensions</u>  <u>Regulatory Guidelines – Pensions</u>	<u>Guidance – Pensions</u>	

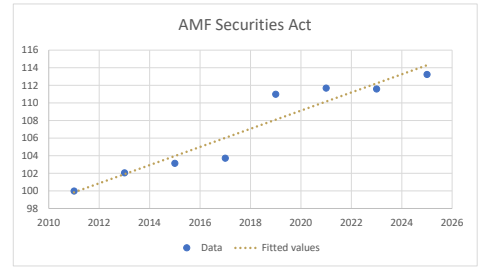
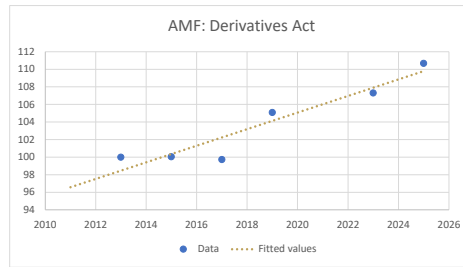
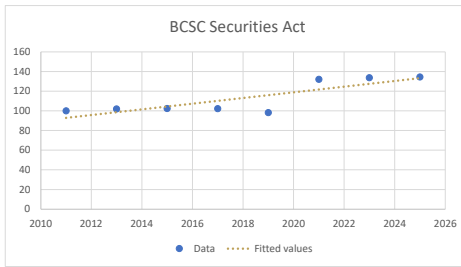
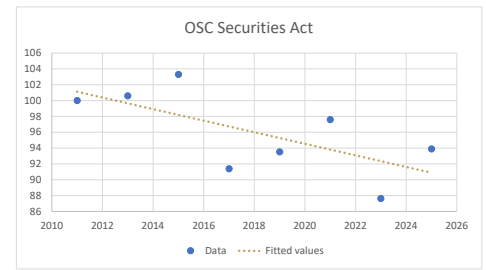
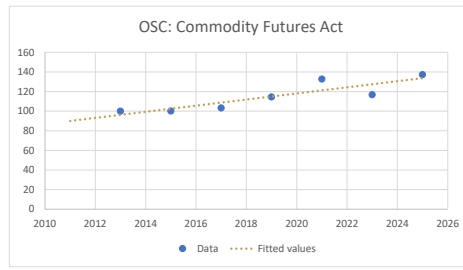
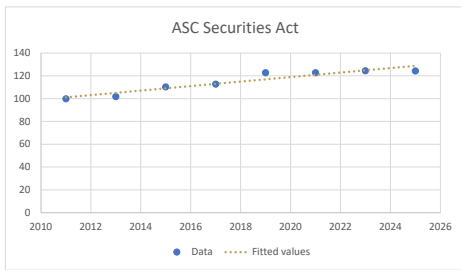
## PENSIONS – TIME SERIES



## SECURITIES

Regulator	ASC	OSC	BCSC	AMF
ACTS	<u>Securities Act</u>	<u>Securities Act</u>	<u>Securities Act</u>	<u>Securities Act</u>
		<u>Commodity Futures Act</u>		<u>Derivatives Act</u>
		<u>Regulations – Securities Act</u>	<u>Regulations – Securities</u>	<u>Regulations – Securities</u>
REGULATIONS	<u>Regulations - Securities</u>	<u>Regulations – Commodity Futures Act</u>		<u>Regulations – Derivatives</u>
REGULATORY INSTRUMENTS, RULES , POLICIES	<u>Rules – Securities</u>	<u>Procedure and Related Matters</u>	<u>Procedure and Related Matters</u>	<u>Procedure and Related Matters</u>
	<u>Certain Capital Market Participants</u>	<u>Certain Capital Market Participants</u>	<u>Certain Capital Market Participants</u>	<u>Certain Capital Market Participants</u>
	<u>Registration Requirements and Related Matters</u>	<u>Registration Requirements and Related Matters</u>	<u>Registration Requirements and Related Matters</u>	<u>Registration Requirements and Related Matters</u>
	<u>Distribution Requirements</u>	<u>Distribution Requirements</u>	<u>Distribution Requirements</u>	<u>Distribution Requirements</u>
	<u>Ongoing Requirements for Issuers and Insiders</u>	<u>Ongoing Requirements for Issuers and Insiders</u>	<u>Ongoing Requirements for Issuers and Insiders</u>	<u>Ongoing Requirements for Issuers and Insiders</u>
	<u>Take-Over Bids and Special Transactions</u>	<u>Take-Over Bids and Special Transactions</u>	<u>Take-Over Bids and Special Transactions</u>	<u>Take-Over Bids and Special Transactions</u>
	<u>Securities Transactions Outside the Jurisdiction</u>	<u>Securities Transactions Outside the Jurisdiction</u>	<u>Securities Transactions Outside the Jurisdiction</u>	<u>Securities Transactions Outside the Jurisdiction</u>
	<u>Investment Funds</u>	<u>Investment Funds</u>	<u>Investment Funds</u>	<u>Investment Funds</u>
	<u>Derivatives</u>	<u>Derivatives</u>	<u>Derivatives</u>	<u>Derivatives</u>
		<u>Documents Not Numbered</u>		<u>Quebec Regulation and Policy Statements</u>
	<u>CIRO Rules</u>			

### SECURITIES – TIME SERIES



## OTHER FINANCIAL SERVICES

Regulator	ASC	OSC	BCSC	AMF
ACTS	<u>Business Corporation Act</u>	<u>Real Estate Development Marketing Act</u>	<u>Financial Professionals Title Protection Act</u>	<u>Act Respecting the Distribution of Financial Products and Services</u>
	<u>Consumer Protection Act</u>	<u>Real Estate Services Act</u>		
	<u>Financial Consumers Act</u>			
	<u>Freedom of Information and Protection of Privacy Act</u>			
	<u>Land Titles Act</u>			
	<u>Personal Property Security Act</u>			
	<u>Real Estate Act</u>			
	<u>Trustee Act</u>			

Regulator	ASC	OSC	BCSC	AMF
REGULATIONS RULES	<u>Regulations – Business Corporations</u>	<u>Regulations – Real Estate Development Marketing</u>	<u>Rules – Financial Professionals</u>	<u>Regulations – Act Respecting the Distribution of Financial Products and Services</u>
	<u>Regulations – Consumer Protection</u>	<u>Regulations – Real Estate Services</u>		
	<u>Regulations – financial Consumers</u>	<u>Rules – Real Estate Services</u>		
	<u>Regulations – Freedom of Information and Protection of Privacy</u>			
	<u>Regulations – Land Titles Act</u>			
	<u>Regulations – Personal Property Security</u>			
	<u>Regulations – Real Estate Exemption</u>			
	<u>Regulations – Real Estate</u>			
GUIDELINES ADVISORIES REGULATORY STATEMENTS		<u>Advisories</u>	<u>Guidelines</u>	<u>Directives</u>

## OTHER FINANCIAL SERVICES – TIME SERIES

