



INSTITUT C.D. HOWE INSTITUTE

WORKING TOWARDS EXCELLENCE:  
 ADVANCEMENTS FOR THE FINANCIAL REGULATORY EXCELLENCE INITIATIVE  
 BANKS, CREDIT UNIONS, LOAN AND TRUST CORPORATIONS, MORTGAGE BROKERING

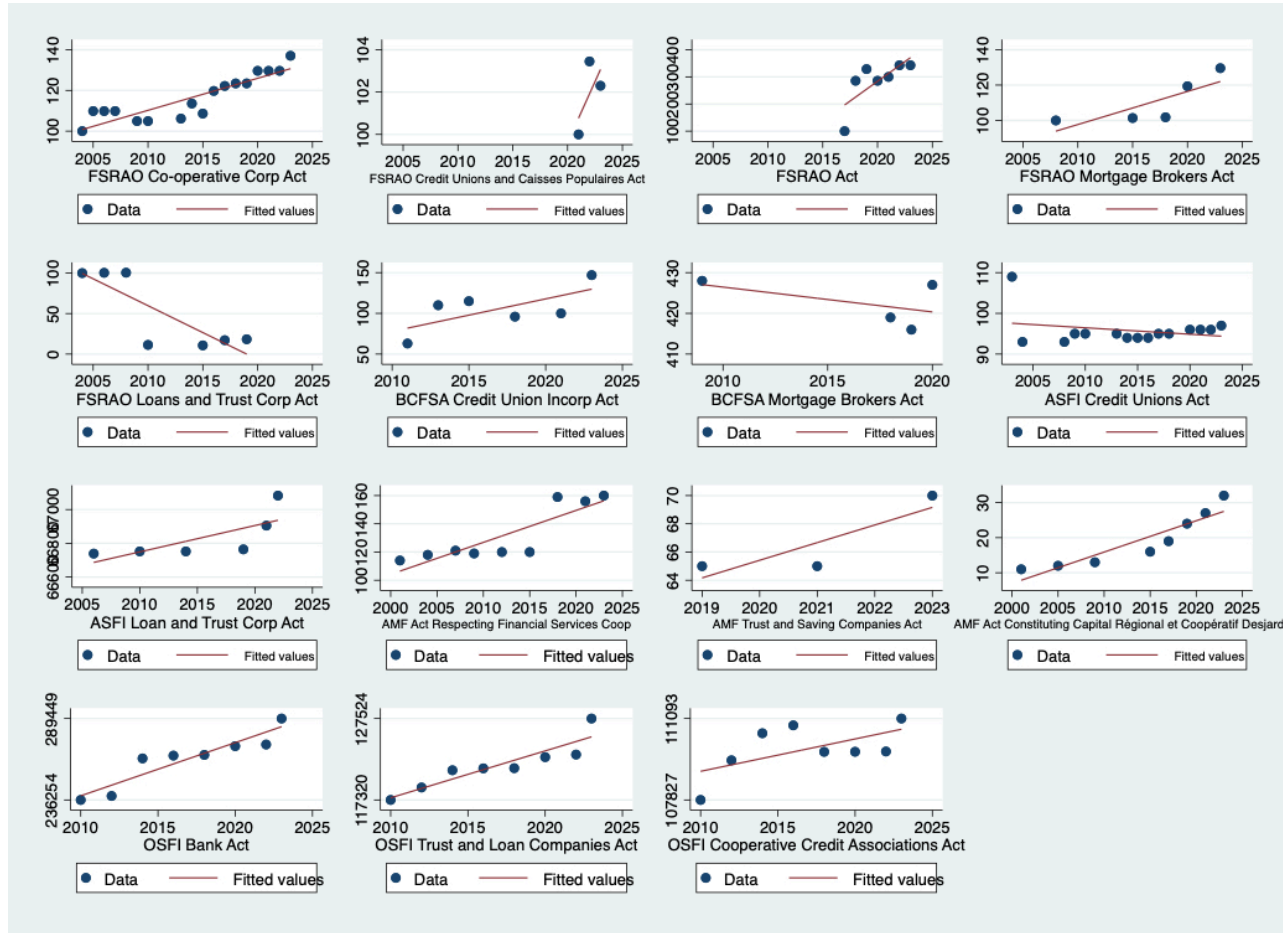
REGULATOR	OSFI	ASFI	BCFSA	FSRAO	AMF
ACTS	<u>TRUST AND LOAN COMPANIES ACT</u>	<u>CREDIT UNION ACT</u>	<u>CREDIT UNION INCORPORATION ACT</u>	<u>CO-OPERATIVE CORPORATIONS ACT</u>  <u>ACTS DERIVING FROM CO-OP CORPORATIONS ACT</u>	<u>CREDIT ASSESSMENT AGENTS ACT</u>
	<u>COOPERATIVE CREDIT ASSOCIATIONS ACT</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</u>	<u>ACT RESPECTING FINANCIAL SERVICES COOPERATIVES</u>

				<u>AUTHORITY OF ONTARIO ACT</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>
					<u>ACT CONSTITUTING CAPITAL REGIONAL ET COOPERATIF DESJARDINS</u>
<b>REGULATIONS RULES</b>	<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>REGULATION – TRUST COMPANIES AND SAVING COMPANIES ACT</u>
				<u>RULES – CROSS SECTORS</u>	
<b>GUIDELINES ADVISORIES</b>	<u>TABLE OF GUIDELINES</u>		<u>MORTGAGE BROKERS ADVISORIES</u>	<u>GUIDANCE – CU AND CAISSES POPULAIRES</u>	<u>DEPOSIT INSTITUTIONS - GUIDELINES</u>

REGULATORY STATEMENTS	AND ADVISORIES		<u>MORTGAGE BROKERS REGULATORY STATEMENTS</u>  <u>MORTGAGE BROKERS GUIDELINES</u>	<u>GUIDANCE – CO- OPERATIVE CORPORATIONS</u>	
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## TIME SERIES



## LIFE AND HEALTH, AUTOMOBILE, AND GENERAL INSURANCE

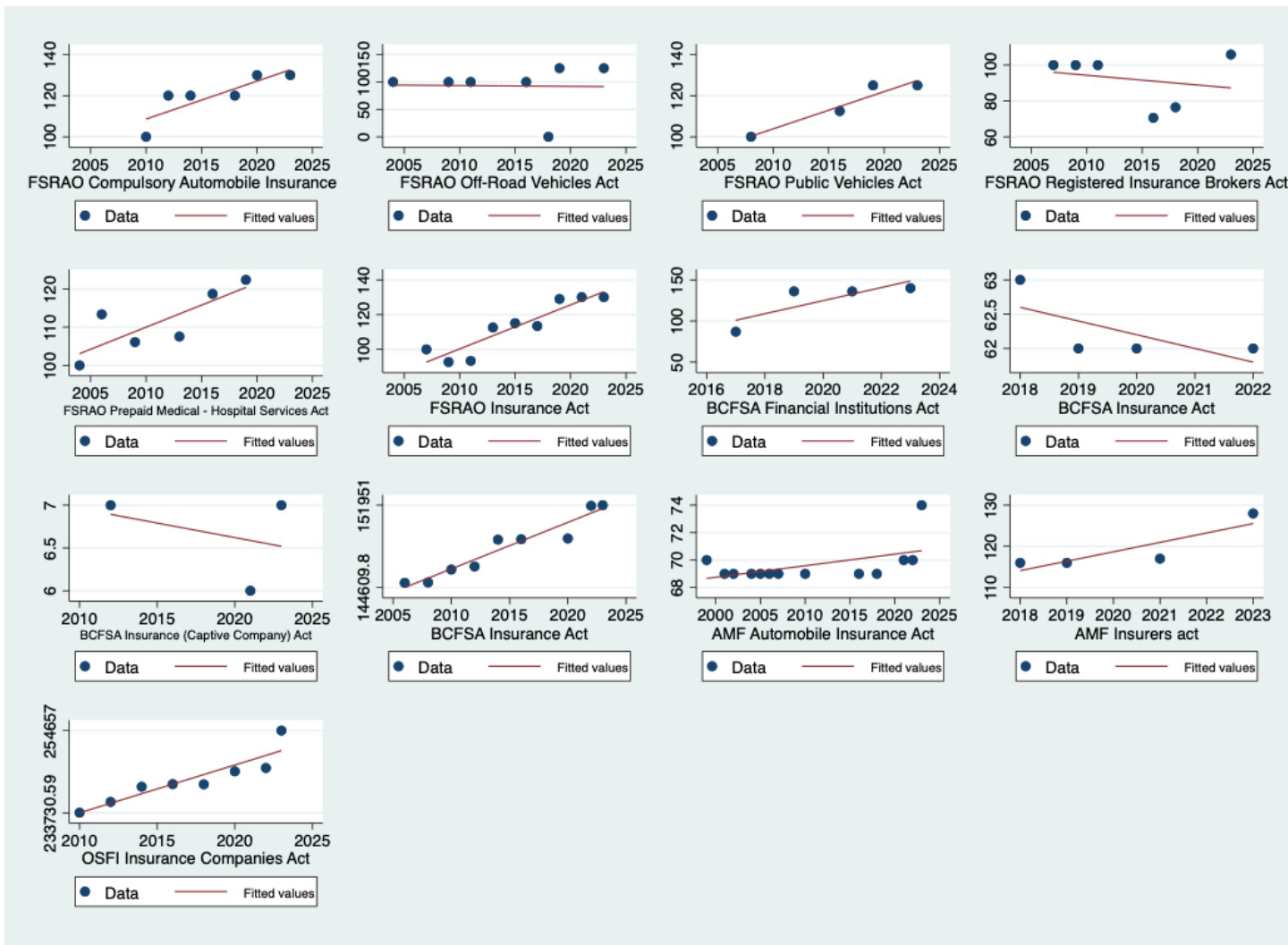
REGULATOR	OSFI	ASFI	BCFSA	FSRAO	AMF
ACTS	<u>INSURANCE COMPANIES ACT</u>	<u>INSURANCE ACT</u>	<u>INSURANCE ACT</u> <u>INSURANCE (CAPTIVE COMPANY) ACT</u> <u>FINANCIAL INSTITUTIONS ACT</u>	<u>COMPULSORY AUTOMOBILE INSURANCE ACT</u>	<u>AUTOMOBILE INSURANCE ACT</u>
				<u>AUTOMOBILE INSURANCE RATE STABILIZATION ACT</u>	<u>INSURERS 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>	
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>
<b>GUIDELINES ADVISORIES REGULATORY STATEMENTS</b>	<u>GUIDELINES AND ADVISORIES</u>	<u>BULLETINS, 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>



## TIME SERIES

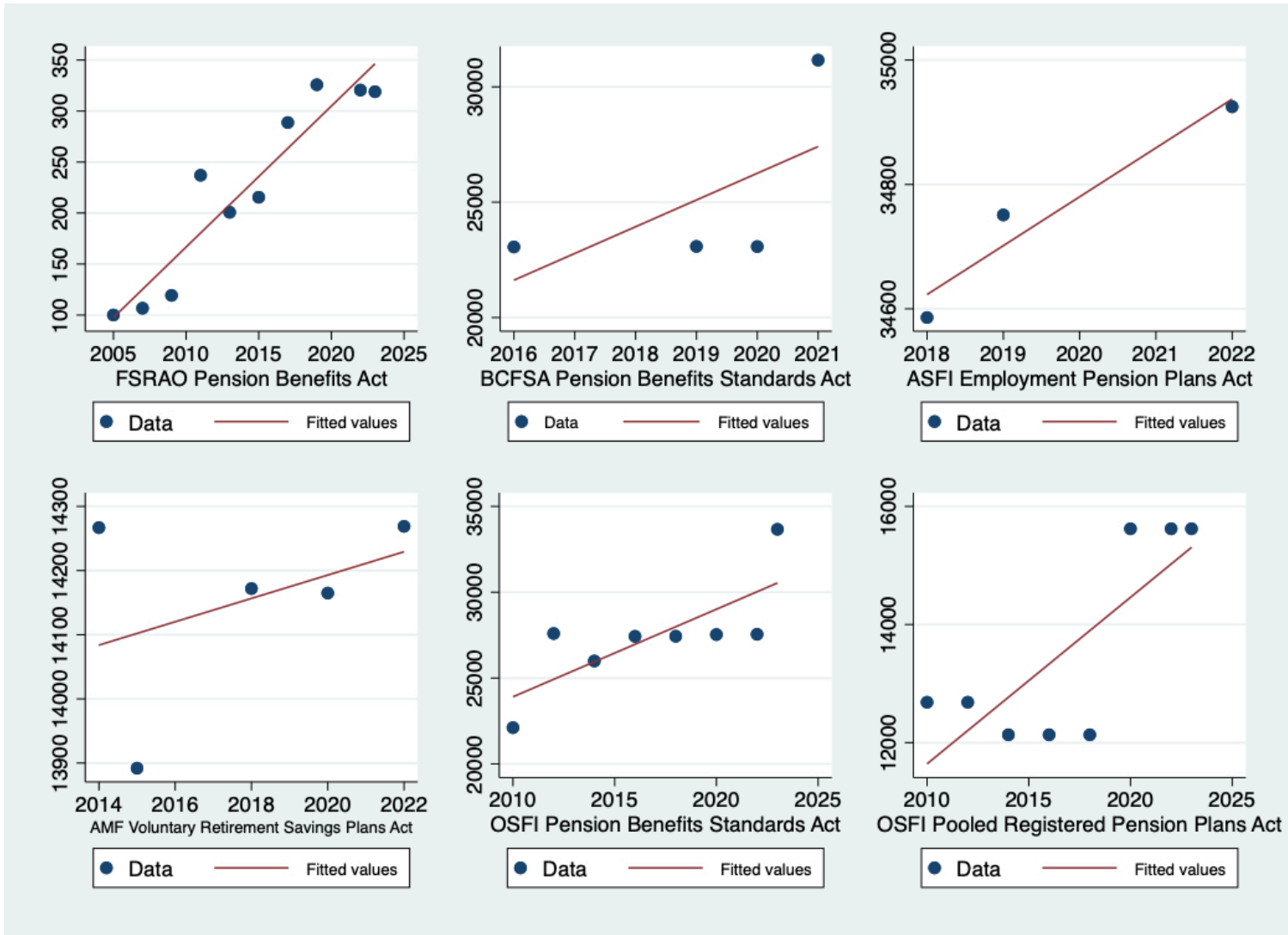


## PENSIONS

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>VOLOUNTARY 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 – VOLOUNTARY RETIREMENT SAVING PLANS ACT</u>
	<u>REGULATIONS – POOLED REGISTERED PENSION PLANS ACT</u>			<u>RULES – CROSS SECTORS</u>	
GUIDELINES ADVISORIES	<u>GUIDELINES AND ADVISORIES</u>		<u>REGULATORY ADVISORIES – PENSIONS</u>	<u>GUIDANCE – PENSIONS</u>	

REGULATORY STATEMENTS			<u>REGULATORY STATEMENTS - PENSIONS</u>  <u>REGULATORY GUIDELINES - PENSIONS</u>		
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## TIME SERIES

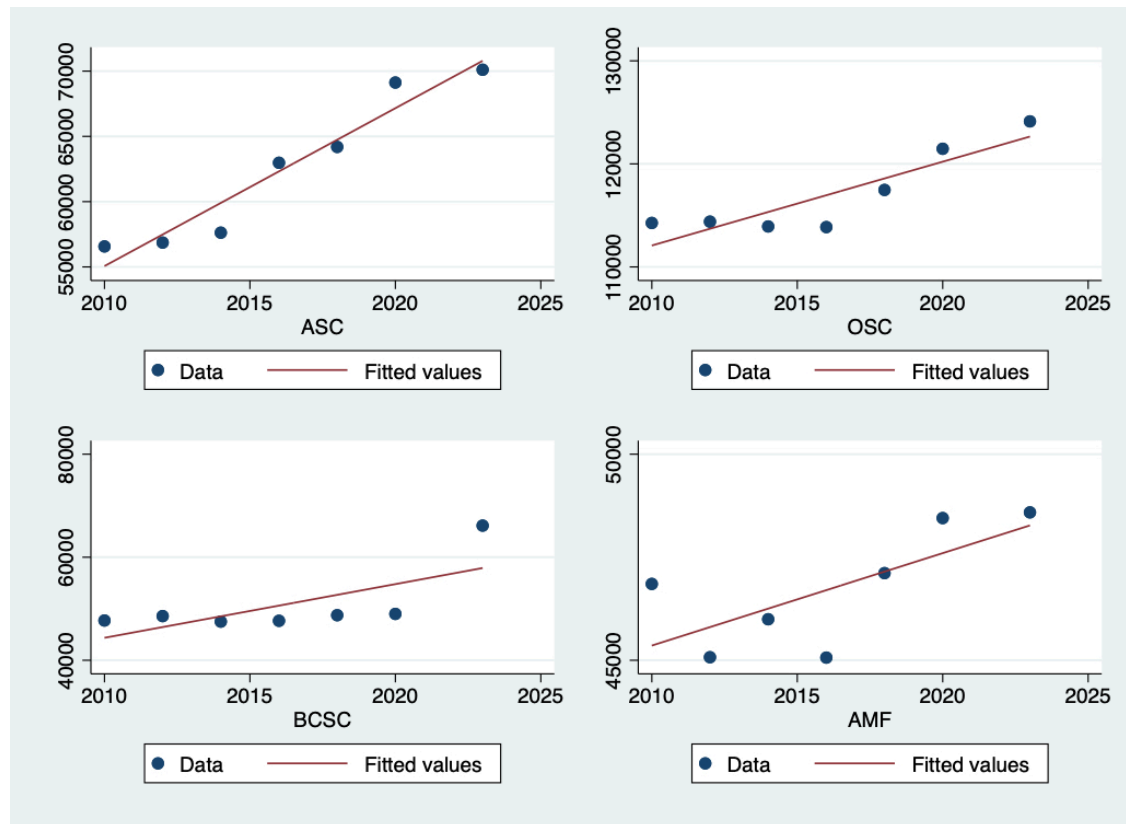


## SECURITIES

	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>			

## TIME SERIES



## OTHER FINANCIAL SERVICES

	ASFI	BCFSA	FSRAO	AMF
<b>ACTS</b>	<u>BUSINESS CORPORATION ACT</u>	<u>REAL ESTATE DEVELOPMENT MARKETING ACT</u>		
	<u>CONSUMER PROTECTION ACT</u>	<u>REAL ESTATE SERVICES ACT</u>	<u>FINANCIAL PROFESSIONALS TITLE PROTECTION ACT</u>	<u>ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES</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>			
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>			
<b>GUIDELINES ADVISORIES REGULATORY STATEMENTS</b>		<u>ADVISORIES</u>	<u>GUIDELINES</u>	<u>DIRECTIVES</u>
	<u>REGULATIONS – LAND TITLES ACT</u>			
	<u>REGULATIONS – PERSONAL PROPERTY SECURITY</u>			
	<u>REGULATIONS – REAL ESTATE EXEMPTION</u>			
	<u>REGULATIONS – REAL ESTATE</u>			

## TIME SERIES

