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FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

IVICs Information

Insurers issuing or entering into variable insurance contracts in Ontario must file with the Superintendent of Financial Services materials as may be required under the regulations.

Ontario Regulation 132/97 (Variable Insurance Contracts) under the Insurance Act incorporates by reference Guideline G2 – Individual Variable Insurance Contracts Relating to Segregated Funds of the Canadian Life and Health Insurance Association (**CLHIA G2 Guideline**). The CLHIA G2 Guideline establishes industry standards for disclosure in point-of-sale IVIC documents and contracts, advertising disclosure, audit and accounting requirements, and minimum investment standards.

- [CLHIA Guidelines](#)

Reports

- [Report On Trading Practices Involving Individual Variable Insurance Contracts - June 2005](#)
- [Recommendations for Changes in the Regulation of Mutual Funds and Individual Variable Insurance Contracts](#)
- [A Comparative Study of Individual Insurance Contracts \(Segregated Funds\) and Mutual Funds](#)

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