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March 13, 2006

Mr. Stanley I. Griffin  
President and Chief Executive Officer  
Insurance Bureau of Canada  
151 Yonge Street, Suite 1800  
Toronto, Ontario  
M5C 2W7

Dear Mr. Griffin:

**Subject: Pandemic Planning**

In recent months increasing attention has been paid to the possibility of an outbreak of avian flu. While public health experts cannot predict whether an easily communicable human strain of “avian flu” will result in a serious outbreak of influenza in the near future, the potential for such an outbreak raises significant issues in terms of business continuity and resilience practices. The Office of the Superintendent of Financial Institutions (OSFI) believes the financial sector should be aware of the potential for an outbreak and that financial institutions should consider how such an event could impact their operations.

OSFI is discussing approaches to pandemic planning with selected financial institutions and domestic and international regulatory agencies to develop an understanding of challenges associated with and possible best practices in relation to pandemic planning. In this regard, OSFI would like to know more about any initiatives the Insurance Bureau of Canada (IBC) has undertaken in preparation for a pandemic and who at the IBC has been tasked with coordinating your activities.

If other issues of a general nature arise as our review continues, we will share our observations with you.

Yours very truly,

Julie Dickson  
Assistant Superintendent,  
Regulation Sector



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