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References to sections are to provisions of the Insurance Companies Act (sometimes referred to as the “IC Act”) unless otherwise indicated by the abbreviation “FCAC Act” for the Financial Consumer Agency of Canada Act, “OSFI Act” for the Office of the Superintendent of Financial Institutions Act or PRM Act for the Protection of Residential Mortgage of Hypothecary Insurance Act. References to Regulations are by SOR (Statutory Orders and Regulations) number and references to Guidelines are by letter and number and by date of issue. Those references are accompanied by the page numbers (in brackets) at which the relevant Regulations or Guidelines are to be found in this book.

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