

BOARD OF COMMISSIONERS' REPORT

The Board of Commissioners hereby provides its report pursuant to Section 22 of the Public Bodies Management and Accountability (PBMA) Act. This report serves as a brief highlight of the matters required in the PBMA Act, with relevant details to be found elsewhere in this Annual Report.

(i) OPERATIONAL REVIEW

Throughout the review year, the FSC's operations were conducted against a broader socioeconomic context which continued to be significantly influenced by the impact of the COVID-19 pandemic on the domestic economy, and on global finance and trade. The Work from Home (WFH) arrangements for most employees continued, in order to continue to comply with Government guidelines regarding social distancing and pandemic control measures. Notwithstanding, the FSC's regulatory and supervisory agenda continued to be implemented and our initial assessments are that the organization's strategic objectives were largely met. Notable achievements including in the following areas:

Supervisory

- i. Routine, regular prudential supervision to identify and monitor risks affecting the financial health and soundness of the regulated entities through various on-site examinations in addition to daily, weekly, monthly, quarterly and annual desk-based reviews for all three regulated sectors. Furthermore, review of eleven (11) Reinsurance Treaty Programmes were completed for the general insurance companies.
- ii. Supervision and examinations of regulated entities pursuant to the anti-money laundering, counterfinancing of terrorism and counter proliferation financing (AML/CFT/CPF) legal and regulatory framework

- iii. Investigations into potential violations of regulated entities and persons. In addition, the FSC received, responded to and actioned requests for information, complaints, referrals and queries
- iv. Collaboration and dialogue with other regulatory agencies (the BOJ and the Jamaica Deposit Insurance Corporation (JDIC)) on several issues such as emerging risks, stress testing, policy and legislative developments.
- v. The FSC had its routine meetings with other critical stakeholders such as the industries' associations – namely the Jamaica Securities Dealers (JSDA), the Insurance Association of Jamaica (IAJ), and the Pension Fund Association of Jamaica, (PFAJ);
- vi. The FY2021-2022 saw the culmination of the three-year project to develop and establish a risk-based supervision (RBS) framework at the FSC. This RBS methodology will allow the FSC to ensure that:

- a. the monitoring of its registrants and licensees is based on the specific risks identified,
- b. supervisory activities and requirements are commensurate with the risk profile of each regulated entity, and
- c. supervisory interventions and actions are appropriate and timely.

Several pilot examinations across the three regulated sectors were done with the assistance of the Toronto Centre. These pilots assisted us in garnering experience in focusing on key significant activities and assessing the relevant inherent risks. The FSC will fully commence the full adoption of the RBS framework effective April 1, 2022

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