



# Jill E. McCutcheon

PARTNER

---

With extensive experience and nuanced knowledge of the complex regulatory landscape of the insurance industry, Jill gives clients practical advice on regulatory, transactional and other advisory matters.

CONTACT

Toronto: [416.865.8121](tel:416.865.8121)

[jmccutcheon@torys.com](mailto:jmccutcheon@torys.com)

## Overview

---

Co-head of the firm's Financial Services practice, Jill has more than 25 years of experience advising the property and casualty, life and reinsurance sectors of the insurance industry on corporate, regulatory and transactional matters.

Jill regularly advises on all aspects of the law, whether federal or provincial, and acts as counsel to a broad range of clients, including insurers, reinsurers, banks, credit unions, intermediaries, cover holders and MGAs, third-party administrators, retailers, employers and associations. Jill is noted for her ability to respond to and resolve issues with the numerous regulators who impact on the insurance sector in Canada. She also has extensive experience in privacy law and data breach response matters.



Jill McCutcheon is an excellent adviser with a deep understanding of the regulatory insurance landscape. She provides valuable guidance on complex questions and novel ideas.

—CHAMBERS CANADA, 2024

## Featured Work

---

Jill has broad and extensive experience advising on all aspects of activity in the insurance industry. This includes advising on the formation of insurers, governance matters and obtaining federal and provincial regulatory approvals. She also regularly acts as counsel to insurance company boards of directors.

She frequently engages with regulators, resolving distribution, product and other regulatory issues on behalf of her

clients. Jill also counsels clients on market conduct and compliance requirements.

Her work regularly involves drafting and negotiating reinsurance, distribution and other specialized agreements germane to the sector, developing policy wordings, and advising on reinsurance and self-insured, risk retention and captive strategies.

Beyond insurance matters, Jill has experience in privacy law, the resolution of privacy complaints and privacy breach responses.

## Recognition and Awards

---

2018-2025	<i>Chambers Canada</i> —Leading lawyer in insurance: transactional and regulatory
-----------	---

---

2020-2025	<i>The Legal 500</i> —Leading partner in insurance
-----------	--

---

2019-2024	<i>IFLR1000: The Guide to the World's Leading Financial Law Firms</i> —Highly regarded in financial services regulatory
-----------	---

---

2021-2025	<i>Best Lawyers in Canada</i> —Leading lawyer in insurance law
-----------	--

---

2018-2024	<i>The Canadian Legal Lexpert Directory</i> —Leading lawyer in banking and financial institutions regulation (Ontario)
-----------	--

---

2018-2024	<i>Who's Who Legal</i> — Global and National leading lawyer in insurance and reinsurance
-----------	--

---

2018-2022	Expert Guides' <i>Women in Business Law</i> —Leading lawyer in insurance and reinsurance
-----------	--

---

2014, 2022	Lexology and the International Law Office's <i>Client Choice Award</i> —Insurance and reinsurance (Ontario and Canada)
------------	--

## Insights

---

### Ontario introduces new L&H MGA licensing framework

Proposed *Insurance Act* amendments would introduce a new licensing framework to regulate life and health managing general agents.

[CLHIA's Compliance and Consumer Complaints Annual Conference](#)

[Breaking down the barriers to interprovincial provision of financial services](#)

[Amendments to Insurance Act \(Ontario\) to require licensing of life and accident & sickness MGAs](#)

Top insurtech trends in the insurance industry

Overview of insurance market conduct regulation in Canada

[View More](#)

## News

---

### 81% of Torys' Canadian partners ranked by *Chambers Canada*

We are pleased to share that 130 Torys partners and 38 of our practice areas have been recognized in this year's guide, including 15 Band 1 rankings.

### Women in Business Law recognizes 12 Torys partners in the 2022 guide

Congratulations to our 12 partners who were ranked by *Expert Guides*.

IFLR1000 recognizes 61 Torys lawyers as leaders in their fields

179 Torys lawyers recognized in the 2025 Best Lawyers guide

161 Torys lawyers named in the 2024 Best Lawyers guide

Torys recognized as Tier 1 in eight practice areas by IFLR1000

More than three quarters of Torys partners recognized in the 2023 Chambers Canada guide

[View More](#)

## Professional Involvement

---

Jill sits on the Board of Directors of three federally regulated insurers. She also serves as Counsel to the Travel Health Insurance Association of Canada and as Director of the Ladies First Hockey Foundation.

## Education and Bar Admissions

---

### Education

LLB and BCL, 1989

McGill University

## Bar Admissions

Ontario, 1989