



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

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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 *Chambers Canada*—Leading lawyer in insurance: transactional and regulatory

2020-2025 *The Legal 500*—Leading partner in insurance

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

2021-2025 *Best Lawyers in Canada*—Leading lawyer in insurance law

2018-2024 *The Canadian Legal Expert Directory*—Leading lawyer in banking and financial institutions regulation (Ontario)

2018-2024 *Who's Who Legal*— Global and National leading lawyer in insurance and reinsurance

2018-2022 Expert Guides' *Women in Business Law*—Leading lawyer in insurance and reinsurance

2014, 2022 Lexology and the International Law Office's *Client Choice Award*—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](#)

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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](#)

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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