

Agenda Item 4(a)

October 29/19 EOC Teleconference Meeting

October 28/19 CAFII Education and Dialogue Meeting With FCAC Staff Executives

From: Caroline Patenaude (FCAC/ACFC) <Caroline.Patenaude@fcac-acfc.gc.ca>

Sent: October-09-19 1:25 PM

To: Brendan Wycks <brendan.wycks@cafii.com>

Cc: Keith Martin <Keith.Martin@cafii.com>; Judith Robertson (FCAC/ACFC) <Judith.Robertson@fcac-acfc.gc.ca>; Teresa Frick (FCAC/ACFC) <Teresa.Frick@fcac-acfc.gc.ca>; Jeremie Ryan (FCAC/ACFC) <Jeremie.Ryan@fcac-acfc.gc.ca>

Subject: RE: CAFII Request For Get-Acquainted and Dialogue Meeting With FCAC Commissioner Judith Robertson and Other FCAC Staff Executives

Hello Mr. Wycks,

Thank you for your response. I spoke with Mrs. Robertson and there's no problem meeting from 10:45 to 12:00 on October 28th. I will send out a first meeting invitation, and once you know who the CAFII participants will be and have the agenda, I can amend the invitation accordingly.

We are located at 427 Laurier Ave. West, on the 6th floor. Once you arrive, please check-in with my colleagues at the reception and I will escort you to the boardroom.

Thank you,

Caroline

Caroline Patenaude

Administrative Assistant, Corporate Services
Financial Consumer Agency of Canada / Government of Canada
Caroline.Patenaude@fcac-acfc.gc.ca /Tel: 613-298-9769

From: Brendan Wycks <brendan.wycks@cafii.com>

Sent: Wednesday, October 9, 2019 12:09 PM

To: Caroline Patenaude (FCAC/ACFC) <Caroline.Patenaude@fcac-acfc.gc.ca>

Cc: Keith Martin <Keith.Martin@cafii.com>; Judith Robertson (FCAC/ACFC) <Judith.Robertson@fcac-acfc.gc.ca>; Teresa Frick (FCAC/ACFC) <Teresa.Frick@fcac-acfc.gc.ca>; Jeremie Ryan (FCAC/ACFC) <Jeremie.Ryan@fcac-acfc.gc.ca>

Subject: RE: CAFII Request For Get-Acquainted and Dialogue Meeting With FCAC Commissioner Judith Robertson and Other FCAC Staff Executives

Good morning and thanks very much, Caroline.

I'm pleased to confirm that the morning of Monday, October 28/19 works well for a small delegation of CAFII representatives to meet with FCAC Commissioner Judith Robertson and Directors Teresa Frick and Jeremie Ryan at the Agency's office in Ottawa.

We ask that the meeting be scheduled for 10:30 a.m. to 12 Noon (or from 10:45 a.m. to 12 Noon if the Commissioner is not available to meet for a full 90 minutes), which will allow most of our CAFII participants to fly from Toronto to Ottawa that morning.

Please confirm the exact time and duration of the October 28/19 meeting and the FCAC's office address in Ottawa (and any arrival/check-in instructions) at your earliest convenience.

On or before Monday, October 21, CAFII will be in a position to send Ms. Robertson, Ms. Frick, and Mr. Ryan the names and company affiliations of those who'll be part of our small CAFII delegation; and a draft agenda for the Get-Acquainted and Dialogue Meeting, for their review and feedback.

Brendan Wycks, BA, MBA, CAE

Co-Executive Director
Canadian Association of Financial Institutions in Insurance

From: Caroline Patenaude (FCAC/ACFC) <Caroline.Patenaude@fcac-acfc.gc.ca>

Sent: October-09-19 8:54 AM

To: Brendan Wycks <brendan.wycks@cafii.com>

Subject: FW: CAFII Request For Get-Acquainted and Dialogue Meeting With FCAC Commissioner Judith Robertson and Other FCAC Staff Executives

Hello M. Wycks,

Would you have availability to meet with Commissioner Robertson and two of our Directors on Monday October 28th? Currently they are all available between 9AM to 12PM.

Thank you,

Caroline

Caroline Patenaude
Administrative Assistant, Corporate Services
Financial Consumer Agency of Canada / Government of Canada
Caroline.Patenaude@fcac-acfc.gc.ca /Tel: 613-298-9769

From: Judith Robertson (FCAC/ACFC)
Sent: Tuesday, October 8, 2019 4:30 PM
To: Ann-Marie Epps (FCAC/ACFC) <Ann-Marie.Epps@fcac-acfc.gc.ca>; Werner Liedtke (FCAC/ACFC) <Werner.Liedtke@fcac-acfc.gc.ca>; Teresa Frick (FCAC/ACFC) <Teresa.Frick@fcac-acfc.gc.ca>; Jeremie Ryan (FCAC/ACFC) <Jeremie.Ryan@fcac-acfc.gc.ca>
Cc: Marilyn Leblanc (FCAC/ACFC) <Marilyn.Leblanc@fcac-acfc.gc.ca>; Caroline Patenaude (FCAC/ACFC) <Caroline.Patenaude@fcac-acfc.gc.ca>; Emilie Rene (FCAC/ACFC) <Emilie.Rene@fcac-acfc.gc.ca>
Subject: RE: CAFII Request For Get-Acquainted and Dialogue Meeting With FCAC Commissioner Judith Robertson and Other FCAC Staff Executives

Thanks Ann-Marie, your team has been very helpful.

The only date I could be available that they have listed is Monday, October 28th.

Caroline, can you please check with Teresa and Jeremie and see if they are available for a meeting that date? If so, please respond to Brendan Wycks directly to set up the meeting. One hour should be enough. Jeremie and Teresa can invite anyone else they like.

Thanks,
Judith

From: Ann-Marie Epps (FCAC/ACFC)
Sent: October 7, 2019 3:13 PM
To: Judith Robertson (FCAC/ACFC) <Judith.Robertson@fcac-acfc.gc.ca>; Werner Liedtke (FCAC/ACFC) <Werner.Liedtke@fcac-acfc.gc.ca>; Teresa Frick (FCAC/ACFC) <Teresa.Frick@fcac-acfc.gc.ca>; Jeremie Ryan (FCAC/ACFC) <Jeremie.Ryan@fcac-acfc.gc.ca>
Cc: Marilyn Leblanc (FCAC/ACFC) <Marilyn.Leblanc@fcac-acfc.gc.ca>; Caroline Patenaude (FCAC/ACFC) <Caroline.Patenaude@fcac-acfc.gc.ca>; Emilie Rene (FCAC/ACFC) <Emilie.Rene@fcac-acfc.gc.ca>
Subject: FW: CAFII Request For Get-Acquainted and Dialogue Meeting With FCAC Commissioner Judith Robertson and Other FCAC Staff Executives

Good afternoon,

We have received a request from Brendan Wycks, the Co-Executive Director of the Canadian Association of Financial Institutions in Insurance (CAFII) to meet with you for 90 minutes.

During this time, he would like to:

- Have a meet and greet;
- Have an update dialogue on regulatory matters of mutual interest;
- Make a brief overview presentation on the Authorized Insurance Products;

- Share the results of recent research conducted by Pollara Strategic Insights on consumers' experiences and satisfaction with credit protection insurance and travel health insurance.

Commissioner, if you would like for me to respond on your behalf as you presently work to staff your EA position, I am happy to do so.

Regards,
Ann-Marie

From: Brendan Wycks
Sent: July-29-19 6:31 PM
To: judith.robertson@fsrao.ca
Cc: Keith Martin <Keith.Martin@cafii.com>; werner.liedtke@fcac-acfc.gc.ca; jane.rooney@fcac-acfc.gc.ca; teresa.frick@fcac-acfc.gc.ca; Melanie Leroux (FCAC/ACFC) <Melanie.Leroux@fcac-acfc.gc.ca>; Kathryn Martin (FCAC/ACFC) <Kathryn.Martin@fcac-acfc.gc.ca>; info@fcac-acfc.gc.ca
Subject: Congratulations From CAFII On Your Appointment As Commissioner Of The Financial Consumer Agency Of Canada

July 29, 2019

Ms. Judith Robertson
Commissioner-Designate, Financial Consumer Agency of Canada (FCAC)
427 Laurier Avenue West, 6th Floor
Ottawa ON K1R 5C7
judith.robertson@fsrao.ca

Dear Ms. Robertson:

The Canadian Association of Financial Institutions in Insurance (CAFII) extends hearty congratulations on your recent appointment as Commissioner of Financial Consumer Agency of Canada (FCAC) and best wishes for much success in that critically important regulator CEO role.

We applaud Finance Minister Morneau's selection decision, as your strong background as a Commissioner/Board member with financial services regulatory organizations coupled with your extensive private sector leadership experience constitute an ideal background for leading the FCAC through the vitally important next phase in its mandate as regulator of federally regulated financial institutions (FRFIs).

The FCAC is a key regulator for CAFII because many of our members are distributors of creditor's group insurance and travel insurance as "Authorized Insurance Products" – through banks and federally incorporated credit unions – under the federal Bank Act and the related Insurance Business (Banks and Bank Holding Companies) Regulations (IBBRs).

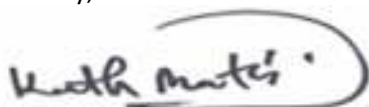
Our Association has therefore had regular liaison and dialogue with the FCAC over the years, including those meetings set out in Appendix A to this letter for your information.

In that connection, a secondary purpose of this letter is to advise that CAFII would like to arrange a get-acquainted and dialogue meeting with you and other FCAC staff executives, as appropriate, sometime this Fall after you have had time to settle into your new role as Commissioner.

Given that the Minister's announcement of your appointment indicated that your start date as Commissioner would be 19 August, 2019, we will therefore follow-up with your office in late September, with a view to arranging a meeting with you and key team members sometime in October or November at the Agency's Ottawa office. We would like to secure a meeting of approximately 90 minutes duration. In that meeting, in addition to getting more fully acquainted and having an update dialogue on regulatory matters of mutual interest, CAFII would like to make a brief overview presentation on the Authorized Insurance Products which our members offer to consumers, and also share the results of recent research conducted by Pollara Strategic Insights (which is also FSRA's polling/survey research provider) on consumers' experiences and satisfaction with credit protection insurance and travel health insurance.

We look forward to meeting with you in your new leadership role as Commissioner of the Financial Consumer Agency of Canada.

Sincerely,



Keith Martin, Co-Executive Director, CAFII
647.460.7725



Brendan Wycks, Co-Executive Director, CAFII
647.218.8243

Appendix A

Recent CAFII Meetings and Interactions With Financial Consumer Agency of Canada (FCAC)

As At July 2019

- January 2011: CAFII presentation to FCAC staff on "Fundamentals of Creditor's Group Insurance" at FCAC office in Ottawa.
- January 9, 2014: Get re-acquainted/refresh meeting between FCAC Consumer Education Officers Michael Olson and Karen Morgan and CAFII representatives Brendan Wycks, Executive Director, and Moira Gill, Executive Operations Committee member from TD Insurance, at FCAC office in Ottawa
- February 28, 2014: CAFII makes response submission on FCAC consultation on proposed development and implementation of a comprehensive financial consumer code
- June 10, 2014: CAFII Reception event with Brigitte Goulard, FCAC Deputy Commissioner, as guest speaker, at One King West Hotel, Toronto
- February 10, 2015: CAFII Annual Members' Luncheon with Jane Rooney, Canada's National Financial Literacy Leader at FCAC, as guest speaker, at Arcadian Loft, Toronto
- May 1, 2015: CAFII Executive Director Brendan Wycks introduces himself to FCAC Commissioner Lucie Tedesco, and they have a get acquainted chat following her FCAC Update presentation at CLHIA Compliance and Consumer Complaints Conference in Quebec City

- June 12, 2018: CAFII purchases a table for Economic Club of Canada luncheon with Lucie Tedesco, FCAC Commissioner, as guest speaker, at Royal York Hotel, Toronto. CAFII Co-Executive Directors Brendan Wycks and Keith Martin chat with Lucie Tedesco and Brigitte Goulard, Deputy Commissioner, following Ms. Tedesco's presentation focused on the May 2018 FCAC "Domestic Bank Retail Sales Practices Review" Report
- September 14, 2018: FCAC Presentation and Dialogue Meeting (focused on CAFII-relevant insights arising from the May 2018 FCAC "Domestic Bank Retail Sales Practices Review" Report) between Brigitte Goulard, Deputy Commissioner, and CAFII Board of Directors and Executive Operations Committee members, at CIBC Insurance, Toronto
- March/April 2019: CAFII makes response submissions on FCAC's proposed "Credit or Loan Insurance" and "Credit Card Balance Insurance" consumer education materials (website content)

Brendan Wycks, BA, MBA, CAE

Co-Executive Director

Canadian Association of Financial Institutions in Insurance

Brendan.wycks@cafii.com

T: 647.218.8243

Alternate T: 647.361.9465

www.cafii.com

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