

***Agenda Item 4(b)***  
***July 24/18 EOC Teleconference Meeting***

From: Brigitte Goulard (FCAC/ACFC) [mailto:Brigitte.Goulard@fcac-acfc.gc.ca]  
Sent: Friday, July 20, 2018 8:43 AM  
To: 'Brendan Wycks'  
Cc: keith.martin@cafii.com; Melanie Leroux (FCAC/ACFC)  
Subject: RE: Further Re CAFII Request: Special Purpose CAFII Board Meeting With FCAC Commissioner and/or Deputy Commissioner in Toronto in September 2018

Good morning Brendan,

Since Lucie has a very busy September, she requested that I attend your meeting and make the presentation on behalf of FCAC.

I will keep the September 14th date as requested. In terms of other dates, here are some options:

September 19th (any time), morning of September 20th, All day on September 21st.  
Any time on September 25th, 26th, and 27th.

Have a good week-end.  
Brigitte

From: Brigitte Goulard (FCAC/ACFC) [mailto:Brigitte.Goulard@fcac-acfc.gc.ca]  
Sent: Wednesday, July 18, 2018 11:29 AM  
To: 'Brendan Wycks'  
Cc: keith.martin@cafii.com  
Subject: RE: CAFII Request: Special Purpose CAFII Board Meeting With FCAC Commissioner and/or Deputy Commissioner in Toronto in September 2018

Hello Brendan,

So sorry it took so long to get back to you. Lucie and I are away on Thursday, September 13 on a retreat. Let me check with Lucie and we will get back to you shortly.

Brigitte

From: Brendan Wycks [mailto:brendan.wycks@cafii.com]

Sent: Friday, July 06, 2018 8:52 AM

Subject: Additional Special Purpose CAFII Board Meeting With FCAC Commissioner and/or Deputy Commissioner in Toronto on Thursday, September 13/18 or Friday, September 14/18

**CAFII Board and EOC Members:**

(Please respond to the questions below with respect to your availability on four dates in September 2018, by 4:00 p.m. on Monday, July 9/18.)

Arising from the attached AFII Insights/Intelligence Notes From June 12/18 Speech by FCAC Commissioner Lucie Tedesco; and the related "Strengthening financial consumer protection – what has to be the driving force"; Speech Delivered by Lucie Tedesco, Commissioner of the Financial Consumer Agency of Canada, June 12, 2018, Toronto ON; Economic Club of Canada; and, in particular, the highlighted third bullet in the first document as follows --

***-Because CAFII is an important stakeholder related to the Review of domestic banks' sales practices, FCAC Deputy Commissioner Brigitte Goulard and/or Commissioner Lucie Tedesco would be happy to travel to Toronto to meet with the CAFII Board of Directors and other Association leaders to discuss relevant aspects of the Review's findings; the FCAC's new Supervision Framework; general plans for future "deep dives" at individual FIs, etc. (Based on further discussion of this FCAC offer from Ms. Tedesco and Ms. Goulard and internal CAFI consideration of it, it is recommended that the proposed meeting be a Special Purpose CAFII Board Meeting with FCAC Guest Presenter(s)/Discussant(s) and that it occur in Toronto during the second or third week of September 2018),***

Keith and I have secured approval from Board Chair Nicole Benson and the EOC's concurrence/support to proceed with plans to arrange/organize a Special Purpose CAFII Board Meeting With FCAC Commissioner Lucie Tedesco and/or Deputy Commissioner Brigitte Goulard in September in Toronto. EOC members will also be invited to attend this meeting, which we envision as being akin to our annual Liaison Lunch and Industry Issues Dialogue with the AMF staff executives in la belle province in October.

We have also obtained from Nicole two mid-September dates on which she is available to attend and chair the proposed meeting with the FCAC.

The draft email message below to Ms. Tedesco and Ms. Goulard provides a clear sense of the proposed dates, timing/itinerary, and the agenda we envision for this Special Purpose CAFII Board meeting.

At this time, there are two key availability questions we need to ask of all CAFII Directors to determine the feasibility of proposing the dates in question to the FCAC:

- are you available to attend a Special Purpose CAFII Board Meeting with FCAC Guest Presenters/Discussants in downtown Toronto on either Thursday, September 13 or Friday, September 14 from 12:30 to 3:30 p.m. (or alternatively from 1:30 to 3:30 p.m., if informal liaison lunch ends up not being included)?; and

- are you available to attend a one-hour CAFII Board and EOC Preparatory Teleconference for Special Purpose CAFII Board Meeting with FCAC, between the hours of 12 Noon and 4:00 p.m. on either Friday, September 7/18 or Monday, September 10/18? (purpose: review outline of CAFII presentation section of the agenda; agree on who will answer any questions which FCAC may pose to CAFII; agree on CAFII-desired Next Steps, if any; etc.)

Please reply to Natalie Hill, Keith Martin, and Brendan Wycks by 4:00 p.m. on Monday, July 9/18 with your answer to these availability questions.

Thanks and regards,

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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Hello, Lucie and Brigitte.

This message is in follow-up to the conversation which my CAFII Co-Executive Director colleague Keith Martin and I had with you following Lucie's Economic Club of Canada luncheon presentation in Toronto on June 12.

CAFII would like to take you up on your kind offer to have one or both of you meet with our CAFII Board of Directors and other Association leaders in Toronto in the near future, for a presentation and dialogue session on current and future matters of mutual interest.

Here are the elements/options for such a meeting, which we propose for your consideration:

Date Options: Thursday, September 13 or Friday, September 14, 2018

Time/Itinerary:

- Informal Liaison Lunch: 12:30 to 1:30 p.m. (Optional, based on FCAC representatives' availability)
- Presentation and Dialogue Session: 1:35 to 3:30 p.m.

Location: TBA: To Be Hosted By A CAFII Member At Corporate Premises In Downtown Toronto; or Held at a Private Venue In Downtown Toronto

Proposed Agenda For Presentation and Dialogue Session:

- 1:35 to 1:40 p.m.: Welcome and Participant Self-Introductions
- 1:40 to 2:05 p.m.: CAFII Presentation on New Association Strategic Plan; Strategic Initiatives; and CAFII Members' Fair Treatment of Consumers/Customer-Centricity Initiatives
- 2:05 to 2:15 p.m.: Dialogue on CAFII Presentation Matters
- 2:15 p.m. to 3:00 p.m.: FCAC Presentation on Results of Domestic Banks' Retail Sales Practices Review, Phase 1; Plans for Phase 2 of Domestic Banks' Retail Sales Practices Review; New FCAC Supervision Framework; Plans/Objectives for "Deep Dives" at Individual Federally Regulated FIs
- 3:00 to 3:20 p.m.: Dialogue on FCAC Presentation Matters
- 3:20 to 3:30 p.m.: Wrap-up, Next Steps, and Adjournment

CAFII greatly appreciates your indication that our Association is an important stakeholder for the FCAC; and your kind offer to meet with us directly as part of your current stakeholder engagement initiatives.

Please reply at your earliest convenience to let us know whether or not one of the September dates we've proposed will work for one or both of you to meet with CAFII in Toronto; and if the time/itinerary and meeting agenda we are proposing are acceptable to you.

We look forward to receiving your reply; and to being able to firm up the arrangements for a mutually beneficial FCAC/CAFII presentation and dialogue meeting shortly.

Best regards,

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](http://www.cafii.com)