

**Agenda Item 4(c)(iii)(1)
September 14/21 EOC Meeting**

From: Claudia Dessanti <claudiadessanti@occ.ca>
Sent: September-01-21 2:32 PM
To: Brendan Wycks <brendan.wycks@cafii.com>; 'Fitzpatrick, Andrew'
<Andrew.Fitzpatrick@canadalife.com>; Keith Martin <Keith.Martin@cafii.com>; 'Ewen, Dallas'
<dallas.ewen@canadalife.com>
Cc: Samir Janmohamed <samirjanmohamed@occ.ca>; Jake Becker <jake.becker@cafii.com>
Subject: RE: OCC Coalition letter

Hi Brendan,

We understand and fully appreciate the need for caution as a membership organization. If there's ever an opportunity in the future we'll make sure to give you more notice.

I look forward to reconnecting after your meeting.

All the best,
Claudia

From: Brendan Wycks <brendan.wycks@cafii.com>
Sent: September 1, 2021 2:28 PM
To: Claudia Dessanti <claudiadessanti@occ.ca>; 'Fitzpatrick, Andrew'
<Andrew.Fitzpatrick@canadalife.com>; Keith Martin <Keith.Martin@cafii.com>; 'Ewen, Dallas'
<dallas.ewen@canadalife.com>
Cc: Samir Janmohamed <samirjanmohamed@occ.ca>; Jake Becker <jake.becker@cafii.com>
Subject: RE: OCC Coalition letter

Hi again, Claudia.

I've now had a chance to consult with the Chair and Vice-Chair of our CAFII Executive Operations Committee (our EOC; a roll-up-the-sleeves working group that reports to the CAFII Board of Directors and works closely with the management team of two Co-Executive Directors on implementing the strategic direction set by the Board, performance monitoring, accountability reporting, etc.) on this invitation/opportunity for our Association to become a signatory to the OCC-co-ordinated Associations coalition letter to the Ontario government on its planned provincial privacy rules for commercial activity.

We've decided that – despite the fact that this opportunity is very appealing and the letter persuasively expresses views that are strongly held by CAFII Members – the tight timeframe prevents us accepting the invitation – because to do so we would have to forego the due diligence, good governance, and Member consensus-building approach that we always follow in dealing with such legislative/regulatory communications and advocacy opportunities.

So unfortunately, CAFII must politely decline the invitation to become a signatory to the Ontario government consultation submission version of the letter.

That said, we have an EOC meeting coming up on Tuesday, September 14/21 which will give our Association an opportunity to complete our due diligence process. Thereafter, I fully expect that Keith Martin and I will be in a position to get back to you with a request that CAFII be added to the roster of Association signatories to the public version of the letter which you'll ultimately be posting to the OCC website.

(By way of relevant background, CAFII is a very small industry Association with just two staff members (Keith and me) and a laser-like focus on just credit protection insurance (CPI), travel insurance, and alternate/non-face-to-face distribution of those types of insurance products, to the exclusion of all else. We are very much a Member-driven and Member volunteer representative-driven Association, and we always need to seek and achieve Member consensus through thorough due diligence before proceeding on strategically significant initiatives.)

Be back in touch in mid-September,

Brendan Wycks, BA, MBA, CAE

Co-Executive Director

Canadian Association of Financial Institutions in Insurance

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From: Claudia Dessanti <claudiadessanti@occ.ca>

Sent: September-01-21 10:54 AM

To: Brendan Wycks <brendan.wycks@cafii.com>; Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>; Keith Martin <Keith.Martin@cafii.com>; Ewen, Dallas <dallas.ewen@canadalife.com>

Cc: Samir Janmohamed <samirjanmohamed@occ.ca>

Subject: RE: OCC Coalition letter

Hi Brendan,

No problem, apologies for the short notice. We can hold until 4pm but will need to send it to government before end of day. The letter will be posted publicly on our website after the federal election, so the alternative would be to add your logo to the public version (though it would not be included in the letter to government).

Thanks,
Claudia

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

Sent: September 1, 2021 10:47 AM

To: Claudia Dessanti <claudiadessanti@occ.ca>; Fitzpatrick, Andrew
<Andrew.Fitzpatrick@canadalife.com>; Keith Martin <Keith.Martin@cafii.com>; Ewen, Dallas
<dallas.ewen@canadalife.com>

Subject: RE: OCC Coalition letter

Hi, Claudia.

Congratulations on preparing such a well-written and impactful coalition letter, and on securing such an impressive roster of Association signatories to it.

Unfortunately, however, CAFII only became aware of this opportunity very recently and the deadline of this morning is too tight for us to be able to give you a definitive answer as to whether our Association would like to be added to the roster of signatories.

If you could get give us an extension until end of day today (or better yet until 10:00 a.m. tomorrow morning), that would likely give us enough time to secure the necessary approvals from our CAFII senior volunteer leaders.

If that doesn't work, Andrew had indicated in an earlier email to Keith and me that there might be a later opportunity to sign on to the coalition letter after the current federal election period. Does that remain an option?

Brendan Wycks, BA, MBA, CAE

Co-Executive Director

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From: Claudia Dessanti <claudiadessanti@occ.ca>
Sent: September-01-21 9:56 AM
To: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>; Brendan Wycks
<brendan.wycks@cafii.com>; Keith Martin <Keith.Martin@cafii.com>; Ewen, Dallas
<dallas.ewen@canadalife.com>
Subject: RE: OCC Coalition letter

Hi all,

Just following up to say we're finalizing the letter this morning. There's still time to add CAFII's logo if you're interested.

Thanks,
Claudia

From: Claudia Dessanti
Sent: August 31, 2021 8:49 AM
To: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>
Cc: Brendan Wycks <brendan.wycks@cafii.com>; Keith Martin <Keith.Martin@cafii.com>; Ewen, Dallas
<dallas.ewen@canadalife.com>
Subject: RE: OCC Coalition letter

Thanks Andrew.

Hi Brendan & Keith – Nice to meet you both. Here is the letter with current signatories. Happy to discuss if you have any questions.

Thanks,
Claudia

From: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>
Sent: August 31, 2021 8:31 AM
To: Claudia Dessanti <claudiadessanti@occ.ca>
Cc: Brendan Wycks <brendan.wycks@cafii.com>; Keith Martin <Keith.Martin@cafii.com>; Ewen, Dallas
<dallas.ewen@canadalife.com>
Subject: OCC Coalition letter

Hi Claudia,

Introducing you to Brendan and Keith at CAFII re their potential participation in the coalition letter.

Thank you all,
AGF

Andrew Fitzpatrick

Assistant Vice-President, Government Relations and Public Policy

330 University Avenue
Toronto, ON
M5G 1R8



From: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>
Sent: August-30-21 9:48 AM
To: Brendan Wycks <brendan.wycks@cafii.com>; Keith Martin <Keith.Martin@cafii.com>
Cc: Ewen, Dallas <dallas.ewen@canadalife.com>; Adam, Nadege <Nad?ge.Adam@canadalife.com>; rob.dobbins@assurant.com; 'karyn.kasperski@rbc.com' <karyn.kasperski@rbc.com>
Subject: RE: Ontario's proposed privacy legislation

Hi Brendan,

I followed up with the OCC and they plan to finalize their coalition letter this week to make a Friday consultation deadline.

Why don't I connect you with Claudia? If this week is too tight there should also be a chance to sign on when they go public with the letter post-election.

Thank,
AGF

From: Brendan Wycks <brendan.wycks@cafii.com>
Sent: August 26, 2021 9:51 AM
To: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>; Keith Martin <Keith.Martin@cafii.com>
Cc: Ewen, Dallas <dallas.ewen@canadalife.com>; Adam, Nadege <Nad?ge.Adam@canadalife.com>; rob.dobbins@assurant.com; 'karyn.kasperski@rbc.com' <karyn.kasperski@rbc.com>
Subject: [EXT] RE: Ontario's proposed privacy legislation

Hi, Andrew.

Thanks for bringing this proposed Ontario privacy legislation issue to our attention and apologies for the delayed response. Successive vacation time: me last week, followed by Keith currently.

CAFII would be pleased to consider joining the OCC coalition and becoming a signatory to its letter to the government.

In that connection, at a minimum, we will need to confer with our CAFII Executive Operations Committee (EOC) members. (Rob Dobbins of Assurant, our current EOC Chair, is on vacation until Monday, August 30.)

So please do connect Keith and me with Claudia of the OCC, but our preference would be to converse with her right after Labour Day, if that timing is feasible, as Keith is on vacation this week and next and we'd both like to be part of our CAFII dialogue with her.

If the OCC's critical path on the letter is more time-sensitive and urgent than that, we will take steps to accommodate as best we can.

Brendan Wycks, BA, MBA, CAE

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From: Fitzpatrick, Andrew <Andrew.Fitzpatrick@canadalife.com>

Sent: August-20-21 2:47 PM

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

Cc: Ewen, Dallas <dallas.ewen@canadalife.com>; Adam, Nadege <Nad?ge.Adam@canadalife.com>

Subject: Ontario's proposed privacy legislation

Brendan, Keith,

Hope all is well as the summer hurtles towards September.

Has CAFII been following Ontario's proposal to introduce its own private-sector, for profit, privacy legislation? We are concerned Ontario seems intent on going ahead with what in our view would be redundant legislation that adds another level of compliance while contributing to a patchwork across

the country. It is doubtful that an Ontario act would improve privacy protections beyond those at the federal level. Our view has been that the province should work with the federal government to update and strengthen federal privacy legislation as it pertains to for profit businesses.

We have been working with the Ontario Chamber of Commerce (OCC) on advocacy efforts and expect to see an op-ed from the chamber soon. This will be followed by a coalition letter to government. The OCC will be looking for like-mind groups to sign off on the letter. We have yet to see the letter but expect it to be well-aligned with our view.

Can I connect you with Claudia Dessanti at the OCC to coordinate CAFII's consideration of and potential participation in the coalition letter?

Thank you, and happy to have a chat to discuss.

Have good weekend,
AGF

Andrew Fitzpatrick

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