



September 30, 2013

Jim Fox
Senior Policy Analyst
Licensing and Market Conduct Division
Financial Services Commission of Ontario
5160 Yonge Street, Box 85
Toronto ON M2N 6L9

Dear Mr. Fox:

The Canadian Association of Direct Relationship Insurers (CADRI) is pleased to have had the opportunity to participate in the consultation process to Modernize Disciplinary Hearings for Insurance Agents and Adjusters in Ontario.

CADRI representatives were included in a discussion earlier this year and benefitted from a presentation on the proposed changes. We would like to take this opportunity to commend the Financial Services Commission of Ontario (FSCO) on this inclusive consultation process.

CADRI members are supportive of the proposals included in the consultation document and believe that they will help to streamline the hearing process. These changes will update an antiquated system and will improve the system. We hope that these changes can be implemented quickly so that the system can be improved as soon as possible.

We have no further comments on the consultation and again appreciate the opportunity to participate.

Yours truly,

Alain Thibault,
Chair and CEO
CADRI