Your 2009 Conference Program

The 46th Annual Conference
in spectacular St. John's, Newfoundland
September 20-23, 2009

Canadian Insurance Accountants
CIAA
ASSOCIATION
75 YEARS
1934-2009

Welcome from Terri Martin, 2009 Conference Director

Welcome to St. John's, home of our annual conference in this special year – the 75th anniversary of the CIAA. I am honoured to be your Conference Director and look forward to meeting and chatting with as many delegates as I can.

I'm a fan of Newfoundland and its famous hospitality and that's one of the reasons I agreed to being conference director. St. John's is a fabulous conference location and we look forward to proving that to you over the next few days.

We have a superb conference in store for you. From Arlene Dickinson of CBC's popular Dragons' Den, to Dr. Tim O'Neill, former Chief Economist at BMO – we have business sessions designed to stimulate and educate.

My thanks go to my strong, hardworking team – Lucy Iacovelli, KPMG, in charge of our business program; Annette Pohle, PwC, with her expertise in the social program and Jim DeJeu, Lambton Mutual, for taking on registration once again. I relied on you and you really came through.

Here's to another great conference!
Terri Martin

The 2009 Daily Schedule at a glance ...

SUNDAY, SEPTEMBER 20, 2009

3:30 PM - 5:30 PM	Registration in Pre-Function Area A&B
6:30 PM	Transportation Lobby
6:45 PM - 7:45 PM	Cocktail Reception The Rooms
7:45 PM - 10:30 PM	Dinner/Entertainment The Rooms

MONDAY SEPTEMBER 21, 2009

7:00 AM– 9:00 AM	Breakfast Court Garden
8:30 AM– 8:35 AM	CIAA Conference Director, **Terri Martin** Welcomes you Fort William Ballroom - Salon B,C&D
8:35 AM– 9:30 AM	Keynote speaker – **Arlene Dickinson**, Judge on CBC's Dragons' Den Fort William Ballroom - Salon B,C&D
9:30 AM - 10:00 AM	Coffee Break Pre-Function Area A&B
10:00 AM - 11:30 AM	Strategic Outlook 2010 **Geoff Shields**, SVP, Business Performance & Planning, Aviva Canada; **Nick Hinton**, Finance Director, US and Canada Division, Marsh Fort William Ballroom - Salon B,C&D
11:30 AM - 12:15 PM	Public vs. Private Ownership **Craig Pinnock**, CFO, Northbridge Financial Corp Fort William Ballroom - Salon B,C&D
12:15 PM - 2:00 PM	AGM @ Fort William Ballroom - Salon B,C&D Lunch @ Court Garden
2:00 PM - 2:45 PM	Regulatory Update with **Philipe Sarrazin**, Director, Legislation & Policy Initiatives, OSFI Fort William Ballroom - Salon B,C&D
2:45 PM - 3:15 PM	Coffee Break Pre-Function Area A&B
3:15 PM - 4:00 PM	How Your Information Assets Can Transform Your Business **Marcia Douglas**, Director, PwC LLP; Fort William Ballroom - Salon B,C&D
5:45 PM	Transportation Lobby
6:00 PM - 7:00 PM	Cocktail Reception Yellowbelly Pub
7:00 PM - 10:00 PM	Dinner/Entertainment Rally In The Alley

TUESDAY SEPTEMBER 22, 2009

7:00 AM– 9:00 AM	Breakfast Court Garden
8:30 AM - 9:30 AM	Financial reporting update with **Neil Harrison**, Partner, and **Ricardo Cardoso**, Senior Manager, Deloitte & Touche LLP Fort William Ballroom - Salon B,C&D
9:30 AM - 10:30 AM	Tax update with **Nunzio Tedesco**, Partner, KPMG **Tim Mathis**, Senior Manager, KPMG Fort William Ballroom - Salon B,C&D
10:30 AM - 11:00 AM	Coffee Break Pre-Function Area A&B
11:00 AM - 12:00 PM	Legal session with **Jillian M. Welch**, Partner Wilson & Partners LLP Fort William Ballroom - Salon B,C&D
12:00 PM - 1:30 PM	Lunch Court Garden
1:30 PM- 4:30 PM	Networking Activities meet in Pre-Function Area A&B
6:00 PM - 7:00 PM	Cocktail Reception Pre-Function Area A&B
7:00 PM - 1:00 AM	Dinner/Entertainment Fort William Ballroom - Salon A&B

WEDNESDAY SEPTEMBER 23, 2009

7:00 AM– 9:00 AM	Breakfast Fort William Ballroom - Salon A
8:30 AM - 9:15 AM	The Global Financial Crisis: Lessons from Canadian Financial Services Deregulation with **Dr. Russell Williams**, Memorial University Fort William Ballroom - Salon B,C&D
9:15 AM - 10:00 AM	Actuarial Update with **Jacqueline Friedland**, Actuarial Practice Leader, KPMG Fort William Ballroom - Salon B,C&D
10:00 AM - 10:30 AM	Coffee Break Pre-Function Area A&B
10:30 AM - 11:30 AM	Closing keynote **Dr. Tim O'Neill**, O'Neill Strategic Economics – everyone welcome Fort William Ballroom - Salon B,C&D

Conference Committee 2009

Conference Director
Terri Martin,
Deloitte & Touche LLP

Business Program
Chair:
Lucy Iacovelli,
KPMG LLP Canada

Sponsorship
Chair:
Terri Martin, Deloitte & Touche LLP;
Antonietta Montisano, RSA Group;
Jean-Guy Leclerc, Jevco Insurance Company

Views from the Rock 2009 Business Program

MONDAY SEPTEMBER 21, 2009

8:35 AM– 9:30 AM

ALL WELCOME TO HEAR OUR KEYNOTE SPEAKER – Arlene Dickinson, Judge on the Dragons' Den
Fort William Ballroom - Salon B,C & D

Direct from the popular CBC show, the Dragons' Den, Arlene offers us her insights on **Leadership and Strategic Marketing.** Marketing plays a fundamental role in all businesses – yet it is seldom held accountable the way other departments are. A superstar marketer driven by corporate objectives, Arlene shows us why marketing must be a top concern of leadership, and why creativity and accountability must go hand in hand.

9:30 AM - 10:00 AM

COFFEE BREAK @ PRE-FUNCTION AREA A & B

10:00 AM - 11:30 AM

STRATEGIC OUTLOOK 2010 with Geoff Shields, SVP, Business Performance & Planning, Aviva Canada and Nick Hinton, Finance Director, U.S. and Canada Division, Marsh. Moderated by Dave Thompson, KPMG
Fort William Ballroom - Salon B,C & D

This session will provide a timely update and a lively debate from both the operating insurer and the insurance broker perspective. Topics include: the impact of the 2009 recession, outsourcing, cost optimization, talent management, technology, market cycle impact, distribution models and commoditization.

11:30 AM - 12:15 PM

PUBLIC VS. PRIVATE OWNERSHIP with Craig Pinnock, CFO, Northbridge Financial Corp
Fort William Ballroom - Salon B,C & D

Grounded in personal experience, Craig will be discussing the question of whether or not there is a difference between being a Public Company CFO vs. a Private Company CFO. His summary response is "absolutely yes and absolutely no … it depends on your perspective."

12:15 AM - 12:30 PM

AGM @ Fort William Ballroom - Salon B,C & D

12:30 PM - 2:00 PM

LUNCH @ COURT GARDEN

2:00 PM - 2:45 PM

**REGULATORY UPDATE with Philipe-Antoine Sarrazin,
Director, Legislation and Policy Initiatives Group, OSFI
Fort William Ballroom - Salon B,C & D**

Philipe provides an update on the implementation of the 2007 amendments to the Insurance Companies Act as they apply to foreign insurers operating in Canada. These amendments are scheduled to come into effect on January 1, 2010. He will explain OSFI's expectations with respect to foreign insurers and domestic insurers that deal with foreign insurers regarding their reinsurance arrangements. Q&A to follow.

2:45 PM - 3:15 PM

COFFEE BREAK @ PRE-FUNCTION AREA A & B

3:15 PM - 4:00 PM

**HOW YOUR INFORMATION ASSETS CAN TRANSFORM YOUR BUSINESS
with Marcia Douglas, Director, PwC LLP
Fort William Ballroom - Salon B,C & D**

Today's highly competitive and challenging times, companies must employ innovative and creative improvements to business processes. The intent is to transform operations and leapfrog the competition. The need to streamline operations and reduce cost, increase capacity and enhance every customer interaction requires efficient access to information assets – whether that information is stored in structured databases or unstructured content stores such as email, or document management systems. Effectively integrating multiple sources of information assets into business processes requires a holistic strategy for Information Management. This requires articulating your Information Governance - what are your key information assets? who owns them? how are they managed? how can they be creatively leveraged to deliver products and services more cost effectively and responsively to your customers, partners and suppliers?

This session will review the value of an Information Goverance Strategy, including how to assess information management risks, and provide a framework for Information Governance.

Views from the Rock 2009 Business Program

TUESDAY, SEPTEMBER 22, 2009

8:30 AM– 9:30 AM	**FINANCIAL REPORTING UPDATE with Deloitte's Neil Harrison, Partner, and Ricardo Cardoso, Senior Manager** **Fort William Ballroom - Salon B,C & D** International Financial Reporting Standards (IFRS) will soon be the reality for Canadian P&C insurance companies. This session will focus on the key issues facing P&C insurance companies in Canada as they work towards conversion to IFRS and provide highlights of recent IFRS developments including an update on the current status of the IASB project to develop Insurance Contracts measurement standards.
9:30 AM - 10:30 AM	**TAX UPDATE with KPMG'S Nunzio Tedesco, Partner, and Tim Mathis, Senior Manager** **Fort William Ballroom - Salon B,C & D** Nunzio and TIm will highlight the important developments in taxation for the property & casualty industry, touching on any issues in both income tax and GST. They'll also look at the challenges facing the industry in accounting for income taxes, including those created by the adoption of IFRS.
10:30 AM - 11:00 AM	**COFFEE BREAK @ PRE-FUNCTION AREA A & B**
11:00 AM - 12:00 PM	**LEGAL UPDATE with Jillian M. Welch, Wilson & Partners LLP** **Fort William Ballroom - Salon B,C & D** Jillian will review recent tax cases of interest to the insurance industry and comment on emerging trends and developments. From the Supreme Court of Canada's much-awaited decision in Lipson to numerous interesting Tax Court of Canada judgments, it has been a busy year. From a practical perspective, what does the current tax jurisprudence have to tell us about day-to-day tax planning, dealings with the Canada Revenue Agency, and resolving tax disputes?
12:00 PM - 1:30 PM	**LUNCH @ COURT GARDEN**

WEDNESDAY SEPTEMBER 23, 2009

8:30 AM– 9:15 AM

THE GLOBAL FINANCIAL CRISIS: LESSONS FROM CANADIAN FINANCIAL SERVICES DEREGULATION with Dr. Russell Williams, Assistant Professor
Department of Political Science, Memorial University
Fort William Ballroom - Salon B,C & D

In the wake of the global financial meltdown, many have attempted to take credit for the success of Canadian financial institutions in weathering the crisis. This includes Canada's big banks, bank regulators, four former finance ministers and even two former prime ministers. What has been lost in much of this discussion is attention to the unusually large role of elected political institutions in overseeing the process of deregulation in Canada and the influential role of the insurance industry in lobbying for a more managed and gradual deregulation. Dr. Williams will argue that it's plausible to suggest that what really saved Canadian banking in the recent crisis was the growth of the political influence of the insurance industry since the 1980s.

9:15 AM– 10:00 AM

ACTUARIAL UPDATE with Jacqueline Friedland,
Actuarial Practice Leader, KPMG LLP Canada
Fort William Ballroom - Salon B,C & D

Jacqueline will discuss these key issues that actuaries will consider as they conduct their work for year-end 2009: changes in CIA Standards of Practice for margins for adverse deviations; current economic conditions and effect on discounting of policy liabilities; changes in reporting requirements for dynamic capital adequacy testing; recent judicial decisions on Canadian automobile cap on damages; Harmonized Sales Tax (HST) in Ontario and Part XIII of the Insurance Companies Act.

10:00 AM - 10:30 AM

COFFEE BREAK @ PRE-FUNCTION AREA A & B

10:30 AM - 11:30 AM

CLOSING KEYNOTE with Economist Dr. Tim O'Neill – ALL WELCOME
Fort William Ballroom - Salon B,C & D

While there are signs that the Canadian and U.S. economies have bottomed out, uncertainty persists about how quickly and strongly these economies – indeed the global economy – will rebound. Tim will provide his perspectives on the pending economic recovery, on the prospects for interest rates and inflation, and on the fiscal challenges that the recession and governments' responses have generated.

He will also examine the recent financial crisis with a particular focus on underlying causes and the impacts on the North American and global financial systems. There will be increased regulation of the financial sector and Tim will discuss the wisdom and consequences of some of the key regulatory changes currently being discussed.

Social Program ... St. John's style

SUNDAY, SEPTEMBER 20, 2009

6:30 PM Meet in Lobby

6:45 PM - 7:45 PM Cocktail Reception
The Rooms

7:45 PM - 10:30 PM
Reception/Dinner//Entertainment
The Rooms

Elegant Night at The Rooms We make our way to one of St. John's newest and most extraordinary facilities. The Rooms is the new home to the Provincial Art Gallery, the Provincial Archives, and the Provincial Museum. It has a spectacular view out across the harbour. Our menu takes full advantage of the local flavours and culinary expertise. Traditional East Coast tunes provided by local favourites.

MONDAY, SEPTEMBER 21, 2009

5:45 PM Meet in Lobby

6:00 PM - 7:00 PM
Cocktail Reception Yellowbelly Pub

7:00 PM - 10:00 PM
Dinner/Entertainment
Rally In The Alley

Rally in the Ally lets us experience the nightlife for which St. John's is so famous. We'll enjoy a pub dinner at the Yellowbelly Brewery. Located in one of the oldest buildings in North America, the Pub will provide the traditional local fare. We'll learn some local songs, and of course, to be welcomed into the Order of Screechers. It will be a 'thyme' to be remembered for years to come.

TUESDAY, SEPTEMBER 22, 2009

6:00 PM - 7:00 PM
Cocktail Reception
Pre-Function Area A&B

7:00 PM - 1:00 AM
Dinner/Entertainment
Fort William Ballroom - Salon A & B

Gala at the Sheraton Ballroom After a leisurely cocktail reception, we'll enter the Ballroom where we've recreated 'Jelly Bean' row – the brightly coloured houses that have come to represent the spirit and creativity of the community. We've planned a delicious menu followed by the 'Newfoundland and Labrador Showcase' – a whirlwind of music, medleys, witty dialogue, and Newfoundland stories.

Networking Activities for a Tuesday afternoon ...

'A Taste of Newfoundland'

Head to Quidi Vidi, a Portuguese fishing village, to visit the Quidi Vidi micro brewery and have a little tipple. From there, it's on to historic Murray Premises for a sample of Rodriguez Newfoundland berry wines. The historic Murray Premises is the oldest collection of mercantile buildings in the province. Next we travel south on Water Street to the Newman's Wine Vault for a sample of the famous Newman's Port. This is a guaranteed good time!

Please take note: The networking activities are all from 1:30 - 4:30 and we are meeting in Pre-Function Area A&B to split off with the various tour groups.

Outports and Lucky Rocks

This afternoon we take a leisurely drive along the Atlantic stopping to visit the seals in Logy Bay, the beach in Middle Cove where you can put your feet in the Atlantic or look for 'lucky rocks' to take home for paperweights or for a satiny smooth souvenir. Check out the lookout at Flat Rock where the rocks slope so smoothly into the sea that they make a natural slipway. Don't forget your camera.

Harbour Charter Tour

Welcome aboard as we will sail around St. John's Harbour. This was the first stop along the way for most ships heading to the New World. We'll go through the harbour entrance known as 'the Narrows' with soaring cliffs on both sides. You'll marvel at how the early explorers even found this almost enclosed harbour. Experience the feel the Atlantic beneath the keel as we skim along the rugged coastline between St. John's and Cape Spear, the most easterly point of land in North America.

A Companion Program sure to impress ...

The CIAA extends a special welcome to companions. On Monday September 21, companions are invited to hear our keynote speaker Arlene Dickinson at 8:35 – 9:30 am in Fort William Ballroom - Salon B,C&D. Immediately afterwards, meet in the lobby at 9:30 am for our day trip. We return at 4:00 pm.

Lighthouse Picnic at the Colony of Avalon

We head south of St. John's on the Irish Loop. This takes us along the southern shore through communities settled by Irish immigrants in the mid-18th century. Our destination today is the town of Ferryland. George Calvert, later Lord Baltimore, founded the colony in 1621. Most people have no idea that permanent European settlement in North America dates so far back, and that Newfoundland played such an important role. The Ferryland settlement was 'forgotten', and its remains lay undisturbed for centuries. The site is now being excavated as the buildings have left substantial remains. Archaeologists have uncovered over a million artifacts to date – gold rings, Portuguese ceramics – as well as a smithy, a stone-walled well, a sea-flushed privy and the 'prettie street' described in very early accounts. We will tour the interpretation centre and the Colony of Avalon site. After touring the site we take the leisurely 35-minute walk to the Ferryland Lighthouse.

We meet Jill Curran, the proprietor of the Ferryland Lighthouse Picnics. Jill will set us up on blankets on the hillsides overlooking the ocean and serve up gourmet picnic lunches. This spectacular vista has been featured by Maclean's, Canada AM, and En Route magazine. After lunch we tour of the lighthouse, then head back to St. John's.

NICK HINTON

FINANCE DIRECTOR
MARSH US AND CANADA DIVISION

Nick is a Chartered Accountant with over 17 years experience in the financial services industry in Canada, Bermuda and the United States. He has held financial and non-financial positions and specializes in insurance and insurance brokerage.

Nick spent nine years with Marsh's Canadian operations in various financial roles. In March of 2007, he joined Marsh's U.S. operations and assumed responsibility for the management and implementation of various technology and operational initiatives.

In January 2008, Nick re-joined Finance and was asked to co-lead a global Finance transformation project, which led to his current position.

GEOFF SHIELDS

SVP, BUSINESS PERFORMANCE & PLANNING,
AVIVA CANADA

Geoff a Chartered Accountant joined Aviva Canada in 2008 after 14 years as Chubb Insurance Company of Canada's Senior Finance Executive.

Reporting to Aviva Canada's Chief Financial Officer, Geoff is responsible for a wide range of finance functions including corporate strategy, planning and forecasting, performance management, internal reporting and finance business partnership. He is a member of several industry associations, including the CIAA and Financial Executives International.

His hobby of Barbershop singing has led to his participation on the boards and committees of various charitable organizations.

DAVID THOMSON

PARTNER,
KPMG LLP CANADA

Dave is an audit partner in KPMG LLP's financial services practice with over 30 years of experience in public accounting in both the UK and Canada. He specializes in providing audit and business advisory services to the insurance industry, including several industry related not-for-profit organizations.

Dave's involvement with regulators and accounting standard setters enables him to be at the leading edge on emerging issues and to assist his clients in addressing those issues. Dave is a member of the P&C Insurance and Life Insurance Auditors' Advisory Committees to the Office of the Superintendent of Financial Institutions, Canada.

CRAIG PINNOCK

CHIEF FINANCIAL OFFICER,
NORTHBRIDGE FINANCIAL CORPORATION

Craig was appointed as the Chief Financial Officer of Northbridge Financial Corporation ("Northbridge") in March of 2008. Northbridge was a public company up until February 2009 at which point Northbridge became a wholly-owned subsidiary of Fairfax Financial Holdings Limited.

Prior to Northbridge, Craig served in progressively senior finance roles within the Liberty Mutual Group, finishing as SVP & CFO of Liberty Mutual Group's Canadian Branches and as Global Head of Reinsurance Accounting & Administration for Liberty International Underwriters, Liberty's specialty lines business unit ("LIU"). Prior to these positions, Craig served as SVP & CFO of LIU's U.S. operations in New York after two years as LIU's Canadian operations Chief Financial Officer.

Prior to Liberty, Craig spent 11 years with Ernst & Young in senior audit, tax and recruitment roles.

Craig is a Chartered Accountant and holds a Commerce and Economics degree from the University of Toronto.

PHILIPE-ANTOINE SARRAZIN

DIRECTOR,
LEGISLATION AND POLICY INITIATIVES GROUP
OSFI

Philipe graduated from the law faculty at Ottawa University in 1991, and has been a member of the Quebec Bar since 1992. He also obtained a bachelor's degree in business administration, graduating in accounting sciences in 1997, and has been a member of CGA Québec since 1999.

Philipe devoted a major portion of his career to taxation between 1992 and 2005. He began with the tax litigation section of the Department of Justice, then moved to Revenue Canada's Income Tax Rulings Directorate and then Canada Revenue Agency's Legal Services, where he served as counsel to CRA. Between 2002 and 2005, he also sat as a permanent member of the GAAR Committee (general anti-avoidance rule).

A veteran trainer at l'École du Barreau du Québec and l'Ordre des CGA du Québec, Philipe is also heavily involved with the Law Faculty of Ottawa University, where he teaches various tax, accounting and corporate law classes.

Philipe joined OSFI's Legal Services in October 2005 as Senior Counsel. In May 2007, he was appointed Director of OSFI's Legislation and Policy Initiatives Group and heads the Office's work on implementing the amendments to Part XIII of the Insurance Companies Act.

MARCIA DOUGLAS

DIRECTOR, ADVISORY SERVICES
PwC LLP

Marcia has over 20 years experience in Information Management, specifically Enterprise Content Management. She has a deep understanding of the challenges associated with capturing, managing and sharing unstructured content and leveraging it within business operations. She has developed strategies for both public and private sector companies, including development of business cases and roadmaps. She has assisted clients with business process analysis and workflow redesign, optimizing information management to improve business operations. Marcia's experience spans strategy and design through deployment and operationalization. With specialized skills in taxonomy, classification and retention management, Marcia has been engaged to provide design and planning for Information Management solutions. She has driven requirements gathering and architectural design of ECM solutions. Her expertise also includes developing change management strategies, including communications, training and governance.

NEIL HARRISON

PARTNER, FINANCIAL SERVICES INDUSTRY GROUP,
DELOITTE & TOUCHE LLP

Neil has over 20 years of experience providing professional services to clients in the financial services sector, with a focus on the insurance and banking sectors. He is leading Deloitte's IFRS initiatives relating to the insurance sector. He is a regular speaker at insurance industry conferences on IFRS and is the author of the Deloitte publication *IFRS top 10 issues in insurance industry*, as well as the chapter on Insurance Contracts in the Deloitte / CCH publication *iGAAP 2008: IFRS for Canada*.

RICARDO CARDOSO

SENIOR MANAGER, FINANCIAL SERVICES INDUSTRY GROUP, DELOITTE & TOUCHE LLP

Ricardo specializes in providing assurance and advisory services to the insurance and securitization sectors. His experience includes Canadian GAAP, U.S. GAAP and IFRS. He's been an instructor at the annual CIAA Introduction to Insurance course and presented on the topic of financial instruments at a recent CIAA seminar.

NUNZIO TEDESCO

PARTNER, INSURANCE INDUSTRY TAX PRACTICE LEADER, KPMG LLP CANADA

Nunzio has 19 years of professional experience and has been a member of the KPMG Insurance Industry Practice concentrating on insurance tax matters since 1991. He is a CA and holds a B.Comm from the University of Toronto.

Nunzio has extensive experience on issues related to both resident and non-resident life and non-life insurance companies, including tax planning for the purchase and sale of insurance companies and insurance businesses, corporate reorganizations, captive insurance, and negotiations with tax authorities. Nunzio is actively involved in addressing industry and client specific issues with the Department of Finance and the Ontario Ministry of Revenue and is the income tax advisor to the Insurance Bureau of Canada's tax panel.

Nunzio has co-authored and lectured at the Life Insurance Institute of Canada/KPMG three-day course on insurance taxation. He has been a frequent speaker at insurance industry meetings and conferences, including the IBC's Annual Financial Affairs Symposium, the annual seminar of the CIAA, Canadian Life & Health Industry Association (tax officers section), KPMG's annual Insurance Issues Seminar and the Insurance Accounting and Systems Association.

Nunzio is also a member of the CIAA, KPMG's Insurance Industry Committee and KPMG's International Insurance Tax Committee.

TIM MATHIS

SENIOR MANAGER, INDIRECT TAX PRACTICE
KPMG LLP CANADA

Tim has over 10 years of Indirect Tax experience and works almost exclusively in the financial institution sector. Tim has advised several financial institutions on the impact of the proposed GST legislation and has successfully negotiated with the Canada Revenue Agency on behalf of his clients to obtain pre-approval for input tax credit methodologies. In addition, Tim has developed and implemented the GST allocation models currently being used at some of Canada's largest financial institutions.

One of the key areas that Tim is currently focusing on is helping financial institutions to assess the financial impact of the Ontario and B.C. sales tax harmonization. Tim was also instrumental in the development of the technology now used to deliver KPMG's partial exemption reviews.

JILLIAN WELCH

PARTNER, FINANCIAL SERVICES TAX,
PwC LLP
AND PARTNER, WILSON & PARTNERS LLP

Jillian has provided advice to financial services clients on a broad range of tax matters for over 20 years – corporate tax, mergers and acquisitions, reorganizations, executive compensation and related employment tax matters. She also has expertise in the taxation of investment and insurance products. In her day-to-day practice, Jillian provides advice to investment managers and insurance companies on tax issues relating to their businesses and their investment and insurance products.

Admitted to the Ontario bar in 1987, Jilian received her LL.B. in 1985 from the University of Toronto and her LL.M (Taxation) in 1998 from York University. She has a B.Sc. from the University of Manitoba, as well as a B.A. and M.A from Oxford University. Jillian is a member of the Canadian Tax Foundation, the Canadian Bar Association and the International Fiscal Association.

RUSSELL WILLIAMS

ASSISTANT PROFESSOR, DEPARTMENT OF POLITICAL SCIENCE
MEMORIAL UNIVERSITY OF NEWFOUNDLAND

Dr. Williams has been a professor of Political Science at Memorial University since 2006 where he teaches International Political Economy and Public Policy. His research focuses on the impact of globalization and International Political Economy on public policy in Canada. He has published numerous articles on the politics of trade, banking and labour market policy. His current project, funded by the Social Science and Humanities Research Council of Canada, is a study of the impact of global financial shocks on the regulation of the Canadian banking sector.

Prior to coming to Memorial, Dr. Williams completed his Ph.D. in Political Science at Simon Fraser University where he was a founding fellow of the Centre for Global Political Economy. His dissertation research focused on the politics of bank mergers in Canada.

JACQUELINE FRIEDLAND ACTUARIAL PRACTICE LEADER, KPMG LLP CANADA

As an actuary, she has 25 years of P&C insurance experience. She has served in various roles with a major P&C insurer, as well as in P&C consulting practices. Jacqueline is recognized both in Canada and internationally as a senior, experienced actuary offering a wide range of services to diverse clients.

She is a prolific author and speaker on actuarial and insurance topics. She was the principle author of *Estimating Unpaid Claims Using Basic Techniques* released by the Casualty Actuarial Society (CAS) in 2009. This textbook was written for P&C insurance actuaries internationally and is a consolidated resource for practicing actuaries and actuarial candidates. The CAS Executive Council approved this textbook for the CAS Exam 6 syllabus beginning fall 2009.

Jacqueline took the leadership role in the writing of Educational Notes and a research paper for the Canadian Institute of Actuaries (CIA) on the topics of provisions for adverse deviations, subsequent events, and materiality. She is an active participant of numerous industry committees and task forces.

Jacqueline frequently speaks at actuarial and insurance meetings and conferences. Topics include: IFRS Phase 2; use of industry benchmark data; subsequent events; risk margins; DCAT; and materiality. She graduated from the University of Georgia in 1983 with a BBA. She obtained Fellowships in the CAS in 1990 and the CIA in 1999.

Meet our opening and closing speakers ...

Arlene Dickinson is a judge on CBC's Dragons' Den, the television show that has ignited a national conversation about entrepreneurs in Canada. Dickinson, is the show's marketing expert, its lone female judge, and one of its breakout stars. Ranked as one of Profit magazine's Top 100 Women Entrepreneurs for seven years running, she is considered one of the most powerful female business leaders in Canada today.

Dickinson is the owner and CEO of Venture Communications, a company whose guiding principle is that marketing be held accountable to business objectives. A 20-year marketing veteran, she grew Venture into one of the largest independent agencies in Canada. (It's repeatedly recognized as one of the 50 Best Managed Companies in Canada.) A mother of four, Dickinson is the recipient of the Pinnacle Award for Entrepreneur Excellence, and has been named one of Chatelaine's Top 100 Women Business Owners. She has also been inducted into Canada's Most Powerful Women Top 100 Hall of Fame. Arlene gives us her insights on:
Leadership and Strategic Marketing

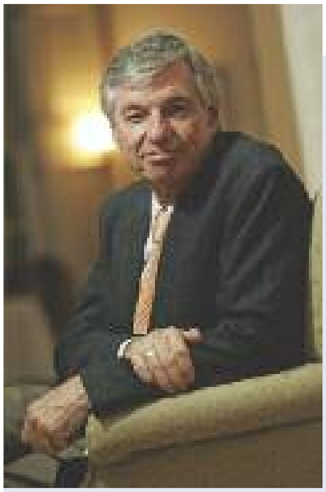
"Like laying bricks to build a house, each dollar you spend on marketing should measurably build your business."

Marketing plays a fundamental role in all businesses – yet it is seldom held accountable the way other departments are. A superstar marketer driven by corporate objectives, Arlene shows us why marketing must be a top concern of leadership, and why creativity and accountability must go hand in hand. Dickinson will help decision-makers grasp the essential strategic function of marketing in an insightful, accessible and frank talk, anchored squarely to the bottom line.

Monday September 21, 2009 @ 8:30 am in the Fort William Ballroom - Salon B,C & D
All Welcome to attend.

TIM O'NEILL

FOUNDER & PRINCIPAL,
O'NEILL STRATEGIC ECONOMICS



Tim is currently Visiting Professor in The Fuqua Business School at Duke University. He was appointed the first H. Ian MacDonald Visiting Economist in the Ontario Ministry of Finance in June 2005 and served until May 2007. He is also a partner in The Network Executive Team (TNET).

Tim served as EVP & Chief Economist of BMO from 1994 to 2005. He joined the Bank of Montreal in 1993 as SVP and Deputy Chief Economist. Prior to this, Tim held the position of President of the Atlantic Provinces Economic Council from 1988 to 1993.

For 12 years before that, he taught in the Department of Economics at St. Mary's University in Halifax. He has served as a consultant to several provincial governments, as well as to the Canadian federal government.

A native of Sydney, Nova Scotia, Tim received his B.A. (with Honours) at St. Francis Xavier University, his M.A. at the University of British Columbia, and his Ph.D. at Duke University.

In his teaching, research and consulting activities, Tim has focused extensively on the structure and performance of the North American economy. Areas covered in his publications and public presentations have ranged from macroeconomic forecasts and assessment of key sectors of the economy, to examination of broader themes such as the economic impact of low literacy skills and the political economy of globalization.

Until recently, Tim was a Director of InStorage REIT and serves on the board of the United Church of Canada Foundation. He is one of two members of the Decision Review Board for the the Province of Ontario and is a member of the National Statistics Council .

Tim was the first Canadian economist to be elected to the Board of Governors of the Washington-based National Association for Business Economics (NABE) and served as Vice President in 2001-02. In October 2002, he was elected President and completed his term in September 2003.

Wednesday September 23, 2009 @ 10:30 am in the Fort William Ballroom - Salon B,C & D
All Welcome to attend.

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