



Help us celebrate
40 years
of conference excellence

Welcome to  Winnipeg

**Canadian Insurance
Accountants Association
(CIAA) Annual Conference**

Canadian Insurance Accountants



A S S O C I A T I O N

**September 21-24, 2003
at the Fairmont Winnipeg
in Winnipeg, Manitoba**

We've got you covered.... from Ethics to Enterprise Risk Management

A WORD FROM THE CIAA CONFERENCE DIRECTOR



Colleen Sexsmith

Dear CIAA Members,

The CIAA has made an excellent choice to celebrate its 40th annual conference in Winnipeg. I admit to being a bit biased ... it is my hometown. But I'm confident that over the next few days you'll agree Winnipeg is a great city with so much to offer.

Be prepared for a challenging business program that is timely and relevant to our industry. You'll meet Michael Wilson, Canada's former Minister of Finance and now Chairman of the Canadian Coalition for Good Governance. Staying with our theme of Ethics and Accountability, we've enlisted two Presidents who have made their marks on the business – John Chippendale from Marsh Canada and Jan Tomlinson of Chubb Canada.

From there we take on a range of topics from information technology, investment management, financial modeling for P & C insurers and a seasoned panel of Financial Officers. For an entertaining break from business, we have Bruce Kirkby, an extreme adventurer who joins us with his tales from the remote corners of the globe.

On the social side, I have personally designed the 'after hours' fun to showcase Winnipeg – I guarantee we'll see the diversity and spirit that makes us unique.

The CIAA has reason to celebrate and we thank you – the Members – for making this milestone happen. I thank my committee members for their contributions and offer my best wishes to Glenn Taylor, next year's conference director who takes us to Halifax.

Colleen Sexsmith, 2003 Conference Director
President, CAS Accounting for Insurance Inc.

YOUR 2003 CIAA CONFERENCE COMMITTEE

2002/2003 National President

- Rick Keeler, Munich Re

Conference Director

- Colleen Sexsmith, CAS Accounting for Insurance Inc.

Business Program

- Tom Burrow, Perigee Investment Counsel Inc.
- Rene St. Cyr, Royal Bank of Canada
- Chris Johnstone, Royal Bank of Canada
- John Kerr, Bank of Montreal
- Geoff Shields, Chubb Insurance Company of Canada
- Wendy Mills, KPMG LLP

Sponsors and Exhibitors

- Annette Pohle, PricewaterhouseCoopers LLP
- Karen Byrne, Peel Mutual Insurance Company
- Christine Davis, CUMIS General Insurance Company
- Ali Shaukat, Liberty International Underwriters Canada

Social Program

- Colleen Sexsmith, CAS Accounting for Insurance Inc.
- Rick Keeler, Munich Re
- Robin Holloway, CAS Accounting for Insurance Inc.

Registration

- Glenn Taylor, Allstate Canada
- Sandra Cleghorn, Ontario School Boards Insurance Exchange
- Alec Harmer, Tradition Mutual Ins. Co.
- Lori Harmer

Communications & Publicity

- Pat Ristich, R-squared communications inc.



We've got you covered.... from Ethics to Enterprise Risk Management

CONFERENCE AT A GLANCE

SUNDAY, SEPTEMBER 21, 2003

Sunday Evening Four Corners of Winnipeg Convention Centre Meet in Fairmont Lobby buses depart at 6:15 pm.

MONDAY, SEPTEMBER 22, 2003

	8:15 am - 8:30 am	Welcome and Conference introduction	West Ballroom
SESSION 1	8:30 am - 9:30 am	Good Corporate Governance	West Ballroom
SESSION 2	9:30 am - 12:30 pm (with half hour coffee break)	From Ethics to Executive Power – Our CEO Panel	West Ballroom
	12:30 pm - 2:15 pm	Lunch and CIAA AGM	Midway Ballroom
SESSION 3	2:30 pm - 3:30 pm	Financial Modeling For Property & Casualty Insurers	West Ballroom
	3:30 pm - 4:00 pm	Coffee Break	Ballroom Foyer
SESSION 4	4:00 pm - 5:15 pm	Keynote Speaker Bruce Kirkby - Extreme Adventurer	West Ballroom
	Monday Evening	Big Band Extravaganza Fort Garry Hotel	Meet in Fairmont Lobby buses depart at 6:15 pm.

TUESDAY, SEPTEMBER 23, 2003

SESSION 5	8:30 am - 9:45 am	I/T, Finance And Insurance In The 'New Normal'	West Ballroom
	9:45 am - 10:15 am	Coffee Break	Ballroom Foyer
SESSION 6	10:15 am - 11:30 am	Investment Management	West Ballroom
	Tuesday Afternoon	Networking Activities	Meet in Fairmont Lobby, buses depart at 12 noon sharp
	Tuesday Evening	Latin Dancing Vertigo Night Club	Meet in Fairmont Lobby, buses depart at 6:30 pm.

WEDNESDAY, SEPTEMBER 24, 2003

SESSION 7	8:15 am - 11:45 am (with half hour coffee break)	CFO Panel	West Ballroom
	12:00 pm - 1:00 pm	Lunch	Midway Ballroom

MONDAY, SEPTEMBER 22, 2003

8:15 am to 8:30 am

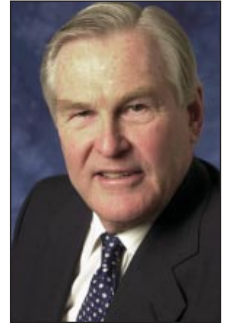
WELCOME - *Colleen Sexsmith, 2003 CIAA Conference Director
President, CAS Accounting for Insurance Inc.*

8:30 am to 9:30 am

SESSION 1 - GOOD CORPORATE GOVERNANCE

*Michael Wilson, Chairman,
Canadian Coalition for Good Governance
and President and Chief Executive Officer,
UBS Global Asset Management (Canada) Co.*

Mr. Wilson was Minister of Finance from 1984 to 1991 in the Mulroney Progressive Conservative government and is currently Chairman and Chief Executive Officer of UBS Global Asset Management (Canada) Co., one of Canada's largest pension-fund managers. While he is distinguished in finance, philanthropy and community involvement, he will be representing the Canadian Coalition for Good Governance.



Canada is home to the world's first group of institutional investors dedicated to improving governance practices in the companies in which they invest. The Canadian Coalition for Good Governance represents various companies with \$350 billion in investable assets in Canadian public companies. The Coalition strengthens the role of shareholders in dealings with management and directors, and works to encourage higher standards of governance. To that end, it is establishing a set of standards by which companies can measure themselves, and is working with board and management to improve their governance standards.

9:30 am to 12:30 pm
(with half hour
coffee break)

SESSION 2 - FROM ETHICS TO EXECUTIVE POWER – OUR CEO PANEL

*John Chippindale, President and Chief Executive Officer, Marsh Canada Limited;
Janice Tomlinson, President and Chairman, Chubb Insurance Company of Canada
David H. Atkins, Senior Advisor, Lang Michener
Moderator – Dick Freeborough, Partner and National Director of the Insurance
Industry Practice, KPMG LLP*

Our ever popular CEO panel will offer CIAA members their insights on some of the key issues facing the industry. John will offer the senior executive's view of risk management; Jan addresses the importance of retaining talent within the organization; and David takes on corporate governance issues facing Canadian companies and subsidiaries of foreign companies. Our CEO Panel will also provide a candid outlook on issues they believe will impact the industry over the next year. Feel free to prepare your questions.

12:30 pm to 2:15 pm

LUNCH AND CIAA ANNUAL GENERAL MEETING

2:30 pm - 3:30 pm

SESSION 3 - FINANCIAL MODELING FOR PROPERTY & CASUALTY INSURERS

Doug Hogan, Vice President and Chief Financial Officer, The Dominion of Canada General Insurance Company

This session will review the key ingredients to creating a robust and reliable financial model for budgeting, forecasting and performing sensitivity analysis for a property and casualty insurer. Our presenter will also share methodology tips from his organization's experiences with financial modeling.

3:30 pm to 4:00 pm

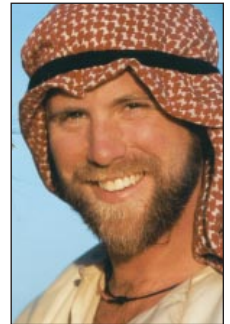
COFFEE BREAK

4:00 pm to 5:15 pm

SESSION 4 - KEYNOTE SPEAKER *Bruce Kirkby - Extreme Adventurer*

Bruce Kirkby is one of a new breed of extreme explorers, adventurers and photographers. In 1999, Bruce and his two partners, three Bedouin men, and 12 camels completed a 40 day trek of the Arabian peninsula.

As an incredible wilderness guide, Bruce has led many trips to the world's most remote and exotic locations. He has headed trips to the islands and fjords of British Columbia, the rivers of Guatemala, Belize's great barrier reef, as well as many of Canada's remote northern rivers. As a mountaineer he has climbed peaks throughout North America and around the world, twice reaching the summit of Mt. McKinley (North America's highest summit), and joining a 1997 Canadian expedition to Mt. Everest.



Come hear Bruce and learn about what it takes to push your limits and succeed.

TUESDAY, SEPTEMBER 23, 2003

8:30 am to 9:45 am

SESSION 5 - I/T, FINANCE AND INSURANCE IN THE 'NEW NORMAL'

Patrick Vice, Information Technology Manager, Frank Cowan Company Ltd.

Information Technology continues to evolve. In the 1970s, insurers began implementing I/T cautiously, but by the late 1980s, it had become integral to most line functions. In the 1990s, I/T itself seemed to offer 'strategic advantage' and, with the advent of the Internet, promised to revolutionize virtually every area.

Organizations and I/T professionals are increasingly recognizing that technology is not an end in itself. I/T managers are accountable for business results, and are developing closer relationships with Finance professionals to help ensure initiatives are in concert with business goals.

This presentation will explore key areas where I/T and Finance must work closely, such as security, technology selection/implementation, disaster recovery/business continuity and business intelligence. Real world examples will be offered of successful use of existing and emerging technologies.

9:45 am to 10:15 am

COFFEE BREAK

10:15 am to 11:30 am

SESSION 6 - INVESTMENT MANAGEMENT

Gia Steffensen, Chief Investment Officer, Perigee Investment Counsel Inc.

With over 25 years of investment experience, Gia will discuss managing your investment portfolio in a low interest rate environment. He will offer some tips on how to improve returns and/or lower the costs of managing your investment pool. Gia will also cover governance, accountability and risk management as it relates to your investments.

WEDNESDAY, SEPTEMBER 24, 2003

8:15 am - 11:45 am
(with half hour
coffee break)

SESSION 7 - CHIEF FINANCIAL OFFICERS PANEL

Sharon Ludlow, Vice President, Finance & Administration, Liberty International Underwriters Canada;

Niver Rubenyan, Director, Operational Risk, Sun Life Financial Services of Canada Inc.;

Sandeep Uppal, Chief Financial Officer, The Economical Insurance Group;

Moderator - Geoff Shields, Senior VP and CFO, Chubb Insurance Company of Canada.

These financial officers will lead us through current issues such as Enterprise Risk Management; Capital management – MCT and ratings downgrades; financial reporting/accounting developments including new pronouncements; impact of Sarbanes-Oxley; and other compliance requirements for Canadian companies. Join our financial panel as they steer us through complex topics and answer your questions.

12:00 pm to 1:00 pm

LUNCH

SOCIAL PROGRAM

The CIAA social program takes advantage of the uniqueness of Winnipeg and offers up activities to educate and entertain.

SUNDAY EVENING, SEPT. 21, 2003 (CONVENTION CENTER) MEET IN FAIRMONT LOBBY 6:15 SHARP

Four Corners of Winnipeg - This evening's multicultural theme will focus on the diversity of some of the city's best-known neighbourhoods.

MONDAY EVENING SEPT. 22, 2003 (FORT GARRY HOTEL) MEET IN FAIRMONT LOBBY 6:15 SHARP

Big Band Extravaganza - A musical evening highlighting big bands, jazz and much more. Swing era is alive in Winnipeg!

TUESDAY EVENING, SEPT. 23, 2003 (VERTIGO NIGHT CLUB) MEET IN FAIRMONT LOBBY 6:30 SHARP

Hot, Hot, Hot - Come experience the sizzling side of Winnipeg with Latin dancing! You won't be able to resist the rhythm.

TUESDAY AFTERNOON NETWORKING ACTIVITIES

ADVENTURE QUEST - DANCES, HONKS, & A CAST OF BRONZE

Join the Great Winnipeg Adventure Quest - In the company of guides, you will navigate your way into unknown destinations (at least until you arrive) with only clues, riddles, and guides that smile all-knowingly. We offer you no more information – because it is an adventure quest. And adventures, after all, are surprises!

COMPANION PROGRAM

MONDAY SEPT. 22, 2003 (MENNONITE HERITAGE VILLAGE) BUSES DEPART LOBBY AT 9 AM

Mennonite Heritage Village Tour - Explore the rich culture and history of Manitoba's Mennonites. You'll walk down an 1890's village street, see crafts people at work and taste the hearty fare of pioneer days.

A guided tour of the Mint followed by a visit to the Forks (a historical spot where the Red River and the Assiniboine River meet). The Forks also happens to have some excellent shopping to tempt you.

Please note: Buses return to Fairmont Hotel at 3 pm. so you can attend our keynote speaker session at 4 pm.

MONDAY AFTERNOON SEPT. 22, 2003 (4:00-5:15 PM) WEST BALLROOM

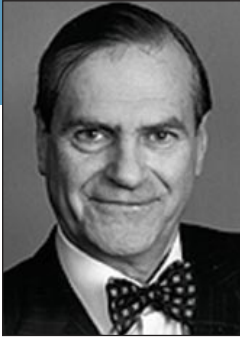
Join us for the keynote speaker, Bruce Kirkby - This modern day adventurer and National Geographic contributor shares his tales from the remote corners of the world.

TUESDAY MORNING, SEPT. 23, 2003 (FAIRMONT HOTEL) CAMBRIDGE ROOM WITH A 9 AM START

Dreamcatcher Workshop - Spend the morning learning about this fascinating native symbol. Then with the careful instruction of a professional, you'll make your own Dreamcatcher which will be yours to treasure.

Recommended attire: Business casual is appropriate for all conference sessions, lunches and evening entertainment.

MEET YOUR SPEAKERS



David H. Atkins, FCA, Senior Advisor
Lang Michener

David graduated from Oxford University with a Master of Arts in Law. Following his designation as a Chartered Accountant in England and Wales, he came to Canada and in 1974 was awarded his FCA at the Ontario Institute of Chartered Accountants. He was a partner at Coopers & Lybrand for 29 years, and at various stages of his career, served on that firm's Executive Committee and led its audit and accounting practice, its financial service practice and its international affairs. After his retirement from C&L, he became Chairman of Swiss Reinsurance Canada and serves on the American board of Swiss Re.

He is also Chairman of Actra Fraternal Benefit Society and chairs the Professional Liability Insurance Committee of the Canadian Institute of Chartered Accountants. He is Chairman of the Audit Committee of Kingsway Financial, an SEC and OSC registrant, and chairs Audit Committees of four other companies. At Lang Michener, David advises clients on matters of corporate governance.



John Chippindale, President and Chief Executive Officer
Marsh Canada Limited

John Chippindale became President and CEO of Marsh Canada in 2002. He began his career with Marsh in 1982 and has held several senior positions with the organization. A graduate of Bishop's University, John has continued his education through workshops in Senior Executive Leadership and seminars at the GE Learning Centre.

He also holds several industry designations including RIBO, AIC and CRM.

John is a member of the Canadian Council for Chief Executives and on the board of directors of The Toronto Board of Trade, The Canadian Club, and Branksome Hall. He is also active in the community, serving on several committees, including the Toronto Economic Advisory Committee, the Economic Policy Group and the 2003 Cabinet for the United Way of Greater Toronto.

SPEAKER PROFILES



Dick Freeborough, FCA Partner and National Director
Insurance Industry Practice, **KPMG**

Dick is a partner with KPMG and National Director of the Insurance Industry Practice. He has been with KPMG for 38 years and in that time has worked primarily in the financial services area focusing on insurance matters for over 15 years.

At KPMG, Dick has worked in Montreal and Toronto, and has filled a number of management positions. He was also a member of the KPMG Board of Directors for six years, three as Deputy Chairman.

Clients that Dick has been involved with include Kingsway Financial, Munich Re, Allianz, RBC Financial, Maritime Life, The Independent Order of Foresters, Crown Life and Aetna.

Dick has been heavily involved in insurance industry issues including serving on advisory committees to OSFI, working on CICA committees involving insurance accounting and auditing and has been a speaker at a number of conferences.



Doug Hogan, Vice-President and Chief Financial Officer
The Dominion of Canada General Insurance Company

Doug joined The Dominion of Canada General Insurance Company in 1992 after spending five years in public accounting with Price Waterhouse. He was appointed to his current position in 1997.

A long-time member of Insurance Bureau of Canada financial committees, Doug is also active in the Canadian Institute of Chartered Accountants' Task Force, which is monitoring the Insurance Project of the International Accounting Standards Board.

Doug holds a Bachelor of Commerce from the University of Toronto and obtained his C.A. designation in 1989.

SPEAKER PROFILES



Bruce Kirkby
Extreme Adventurer

Bruce Kirkby is one of a new breed of extreme explorers, adventurers and photographers. In 1999, Bruce and his two partners, three Bedouin men, and 12 camels completed a 40 day trek of the Arabian peninsula.

As an incredible wilderness guide, Bruce has led many trips to the world's most remote and exotic locations. He has headed trips to the islands and fjords of British Columbia, the rivers of Guatemala, Belize's great barrier reef, as well as many of Canada's remote northern rivers. As a mountaineer he has climbed peaks throughout North America and around the world, twice reaching the summit of Mt. McKinley (North America's highest summit), and joining a 1997 Canadian expedition to Mt. Everest.

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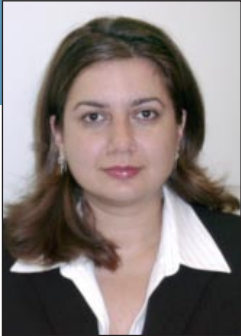


Sharon M. Ludlow, CA, Vice President, Finance & Administration
Liberty International Underwriters Canada

Sharon has worked in the life and property and casualty insurance industries for ten years, primarily in the Finance area. She is responsible for the financial, tax and regulatory compliance at Liberty, a commercial property & casualty insurer for Corporate Canada. She is also responsible for all of the Canadian Branch financial, tax and regulatory compliance for the Liberty group in Canada. In her previous experience, she played a key role in the demutualization of a major life insurance company and launched a consumers' on-line insurance quotation service company.

Sharon graduated from the University of Toronto, with a Bachelor of Commerce degree and earned her CA designation in 1992. She also holds an FLMI designation. Sharon has actively volunteered for Junior Achievement of Canada and has held Treasurer and President and Chair of the Board positions for Life-Bridge Childcare Centre and VON.

SPEAKER PROFILES



**Niver Rubenyan, Director, Operational Risk
Sun Life Financial Services of Canada Inc.**

Niver Rubenyan is the Director, Operational Risk at Sun Life Financial Services of Canada Inc. Sun Life Financial is a leading financial services organization offering individuals and corporate customers a diverse range of financial products and services that fall into two principal business areas: wealth management and protection.

Prior to becoming an Officer of the Company, Niver held the management position within Sun Life Financial for the company's Property and Casualty program. Her current position includes working on the integration of Enterprise Risk Management within the organization and on developing best practices for Operational Risk Management specifically.

Niver holds a B.A. in Economics from the University of Toronto as well as the Canadian Risk Management Diploma and the Fellowship in Risk Management. She is currently pursuing her MBA.

Niver is an active member of the Risk and Insurance Management Society, entering her second term as a member of the Board of the Ontario Chapter.



**Geoff Shields, Senior Vice President and Chief Financial Officer
Chubb Insurance Company of Canada**

Geoff joined Chubb in 1994 after obtaining his Chartered Accountant designation and gaining four years auditing experience articling with a public accounting firm. He has been Chubb Canada's senior finance executive for eight years. During this time he has successfully expanded the Finance department's breadth of responsibilities from its base in Corporate Accounting to accommodate the company's growth to a half billion dollar corporation.

Geoff is responsible for all traditional finance functions for Chubb Canada including accounting, tax, cash management, reinsurance, and planning and budgeting. He also manages other operational areas including actuarial and travel and facilities management, and acts as primary advisor to the Canadian Board of Directors and its various Committees.

He is a member of a number of industry associations, including the Canadian Insurance Accountants Association and the Treasury Management Association. His hobby of Barbershop singing has led to his participation on the boards and committees of several charitable organizations.

SPEAKER PROFILES



**Gia Steffensen, CFA, Chief Investment Officer
Perigee Investment Counsel Inc.**

Gia is responsible for directing the firm's domestic investment management operations and is a member of Perigee's Executive Committee. He is also actively involved in the integration of the investment products and services of Legg Mason, Inc. and its affiliate companies into the Canadian market.

With more than 25 years of experience in the investment industry, Gia has been with Perigee and its predecessor companies since 1980. He first joined the firm as a portfolio manager and has since been involved in a number of roles in client service, investment analysis and investment management, including setting up the firm's fixed income operations. He was appointed Chief Investment Officer in 2002.

Gia holds a Bachelor of Commerce degree in finance from Queen's University and holds the CFA designation.

Perigee Investment Counsel Inc., with offices in Vancouver, Waterloo, Toronto, and Montreal, manages \$12.1 billion in assets for institutional and private clients and is a wholly owned subsidiary of Legg Mason, Inc. of Baltimore, Maryland.



**Janice M. Tomlinson, Chairman and President
Chubb Insurance Company of Canada**

Jan is the Chairman and President of Chubb Insurance Company of Canada and a Senior Vice President and Managing Director of Chubb & Son Inc. a division of Federal Insurance Company in Warren, New Jersey.

Jan began her career with Chubb in 1973 in New Haven, Connecticut, as a casualty underwriter and managed several underwriting departments for Chubb. She managed Chubb's Westchester Branch from 1986 - 1990. Prior to her assignment in Canada, she was the worldwide director of Human Resources. She assumed her current position in January 1995.

She is currently on the Boards of the Insurance Institute of Canada, InRoads/Toronto and Providence Centre Foundation and is Co-chair of Women in Insurance Cancer Crusade. She is the recipient of the Marymount College Distinguished Alumna Award, the YWCA of the City of New York Women Achievers Award, the Tribute to Women in Industry Award. She is a Leadership New Jersey Fellow and was recognized by Business Insurance as one of the 100 Leading Women and has been listed on the National Post Power 50.

Jan graduated from Marymount College where she received a B.A. in English. In 1986, Jan completed the Yale Executive Management Program and in 1992 attended Harvard's Strategic Human Resources Program and is a graduate of the Chubb Global Executive Program. In addition, she has received an Honorary CIP from the Insurance Institute of Canada.

SPEAKER PROFILES



**Sandeep Uppal, Chief Financial Officer
The Economical Insurance Group**

Sandeep is responsible for EIG's financial operations, including taxation, strategic planning and compliance. With over 17 years of experience, most of his career after public accounting has been in the P&C industry.

Sandeep completed his H.B.A. at Brock University and shortly thereafter qualified as a C.A. He also holds an M.B.A. from University of Western Ontario.



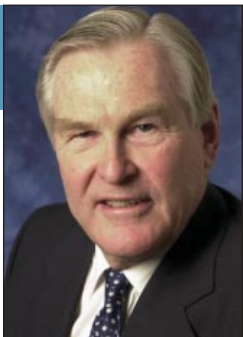
**Patrick Vice, I/T Manager
Frank Cowan Company Ltd.**

Patrick has over 20 years experience enabling technology and electronic commerce in the risk management and insurance communities. He presently serves as I/T Manager for the Frank Cowan Company Ltd., Canada's premier provider of public entity risk management and insurance services, where he carries management responsibility for all information technology development, infrastructure, and support.

Patrick has held positions of increasing scope and responsibility with insurance companies, consulting firms, and technology solution providers. He has served in a variety of roles, including technology management, general management, marketing, and consulting. Patrick is a founding partner of Insurance-Canada, the leading internet portal for insurance professionals and consumers, focusing on issues pertinent to Canada.

Patrick has worked in Canada, the United States, Micronesia and Asia. He has spoken at major conferences in North America, Europe, and Bermuda and has authored several articles. He sits on the Technology Advisory Council for the Risk and Insurance Management Society.

He holds a B.A. and a Masters of Public Administration from Wayne State University, Michigan.



**Michael H. Wilson, Chairman, Canadian Coalition for Good Governance and President and
Chief Executive Officer, UBS Global Asset Management (Canada) Co.**

Mr. Wilson was Minister of Finance from 1984 to 1991 in the Mulroney Progressive Conservative government and is currently chairman and chief executive officer of UBS Global Asset Management (Canada) Co., one of Canada's largest pension-fund managers. While he is distinguished in finance, philanthropy and community involvement, he will be representing the Canadian Coalition for Good Governance.

Prior to joining UBS, Mr. Wilson was Vice-Chairman of RBC Dominion Securities.

Mr. Wilson, a graduate of the University of Toronto, serves as a director of BP p.l.c., Manulife Financial and several community organizations including the Centre for Addiction and Mental Health and the Canadian Council for Public-Private Partnerships.

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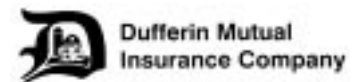
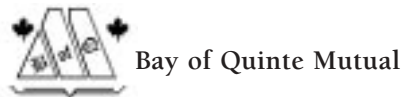
We'd like to extend our thanks and appreciation to all of our sponsors and exhibitors.

Their significant contributions to the CIAA's annual conference have helped to make it a success.

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EXHIBITORS



PAST CONFERENCE DIRECTORS

2003	Winnipeg	Colleen Sexsmith	CAS Accounting for Insurance Inc.
2002	Calgary	Dave Thomson	KPMG LLP
2001	Montreal	Colleen Sexsmith	CAS Accounting for Insurance Inc.
2000	Victoria	Jim Abernethy	Marsh Canada Limited
1999	Charlottetown	Brian McAskill	Marsh Canada Limited
1998	Huntsville	Glenn Taylor	Allstate Insurance Company of Canada
1997	Montebello	Mo Jansons	Royal Bank of Canada
1996	St. John's	Brian Divell	Aetna Casualty & Surety Co. of Canada
1995	Ottawa	Marg Walker	The Baloise
1994	Vancouver	Peggy Helliwell	Frankona Rückversicherungs- AG
1993	Kingston	Mohez Remtulla	Canadian Reinsurance Co.
1992	Niagara Falls	Jane Gardner	Continental Insurance Group
1991	Québec City	Brian McAskill	Sedgwick Limited
1990	St. Adele	Guy Legare	Compagnie d'Assurances Union Canadienne
1989	Kananaskis	Stuart Kistruck	Pilot Insurance Co.
1988	Halifax	Peggy Helliwell	NZ Re Canada Inc.
1987	Montebello	Ron Bilyk	Motors Insurance Corp.
1986	London	Alf Schurr	Royal Insurance
1985	Kitchener	Norma Cooper	Canadian Reinsurance Co.
1984	Sherbrooke	Wilfred Callebert	Mathema Inc.
1983	Ottawa	Michael Bayne	Gerling Global General Insurance
1982	Moncton	Marion Smith	Metropolitan Insurance Company
1981	Québec City	Gilles Clark	Le Groupe Commerce
1980	Winnipeg	Ted Vanden Tillaart	Scor Reinsurance Co. of Canada
1979	Ottawa	David Williams	David M. Williams EDP Services
1978	Québec City	C.E. Couture	Le Groupe Commerce
1977	London	Rui Quintal	Sphere Drake Canada Ltd.
1976	Gray Rocks	Doug Cudmore	Dale & Company
1975	Niagara Falls	R. Morgan	Sovereign General
1974	Québec City	J. Spencer	Welby Computer Services Ltd.
1973	Ottawa	J.C. Martin	Royal Insurance Co.
1972	L'Esterel	K.D. Harding	Johnston & Higgins Willis Faber Ltd.
1971	Honey Harbour	V. Harris	Halifax Insurance Co.
1970	Québec City	H.A. Trickey	Prudential Assurance Co. Ltd.
1969	Niagara Falls	J. Hughes	Canadian Reinsurance Co.
1968	Kingston	F.D. Petrie	American International Group
1967	Ottawa	K.L. Hall	Munich Re & Victory
1966	Mont Gabriel	J. Bingham	Royal Insurance Co.
1965	Brockville	G. Perry	Sterling Offices of Canada Ltd.
1964	Ottawa	F. Di Tomasso	Gold Circle Insurance Co.

PARTICIPANTS

DELEGATE NAME	NON-DELEGATE	COMPANY
Abeyasinghe, Chetiya		Folksamerica Reinsurance Co.
Ali-Dabydeen, Reya		Ernst & Young LLP
Austin, Rob		American International Group
Bali, Ravinder		Chubb Insurance
Basu, Rathin		Temple Insurance Company
Beatty, FayeAnne		Royal & Sun Alliance Canada
Binner, Dale	Binner, Loretta	Western Surety Company
Bourdeau, Lucien		Factory Mutual Ins. Co.
Brandon, Crawford		Royal Bank of Canada
Burrow, Tom		Perigee Investment Counsel
Byrne, Karen	Derks, Pete	Peel Mutual Ins. Co.
Calnan, Terrye	Maynes, Gord	Hamilton Township Mutual Ins. Co.
Caron, Joelle		Robert Half Finance & Accounting
Cash, Ashiqali		American International Group
Cheung, Christine		Transatlantic Reinsurance Co.
Cheung, Michele		American International Group
Cho-Chu, Larry		Royal & Sun Alliance Canada
Chow, David		The Dominion of Canada General Ins. Co.
Claire, Kiran		The Wawanesa Mutual Ins. Co.
Cleghorn, Sandra		Ont. School Bds Ins. Exchange
Cline, Herb	Cline, Ruth	The Co-Operators
Constantinou, Peter		Chubb Insurance
Crookshank, Brenda		The Boiler Inspection and Ins. Co. of Cda
Dafoe, Joanne	Dafoe, Terry	London & Midland General Ins. Co.
Davis, Christine		CUMIS General Ins. Co.
DeJou, Jim	DeJou, Nancy	Lambton Mutual Ins. Co.
Eugene, Teer		Global Aerospace Underwriting Mgrs
Ewert, Scott		PricewaterhouseCoopers LLP
Faso, Tyler		Robert Half Finance & Accounting
Fleming, Catherine		Association Management
Forbister, Shelley		Saskatchewan Mutual Ins. Co.
Friedwold, Daniela		Chubb Insurance
George, Anthony	George, Marjorie	Liberty Mutual Group
Goodman, Paul		The Wawanesa Mutual Ins. Co.
Gorgi, Amir		Agilon Financial
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Grassia, Laura		Accountemps
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