Canadian Insurance Accountants

CIAA

ASSOCIATION

50 years of excellence

Welcome to our 50th annual conference

September 15-18th 2013

Fairmont The Queen Elizabeth

Montreal, Quebec

This conference program is sponsored by

McKellar

STRUCTURED SETTLEMENTS

Lilien Occhiuzzi,
2013 conference director

Welcome to Learn and Lead …

As we celebrate our 50th annual conference, I have the privilege of being your conference director. My connection with the CIAA has been a long and rewarding one. I've seen the value first-hand that the CIAA brings to our industry through our education program at McMaster and the advanced course.

But it's the annual conference that is our flagship event … and for good reason. We meticulously plan a great business program and also give you time to engage with colleagues in a social setting. It is a winning formula.

A special year deserves a special hotel. So I welcome you to Fairmont The Queen Elizabeth. This landmark hotel is a great venue for our business sessions with comfortable meeting space and the latest in technology. Remember to check out suite 1742 where John Lennon held his famous 'bed-in' in 1969 and wrote and recorded the song *Give Peace a Chance*.

Our keynote speaker is Jim Carroll, a leading futurist and innovation expert (and a CA, which means he really understands our group!) Jim will enlighten us and give the conference a fantastic kick off with his presentation *"What Do World Class Innovators Do That Others Don't Do?"* We also encourage interested non-delegates to attend this session … it promises to entertain.

In keeping with our tradition of giving back to our host city, we have selected Chez Doris – a Montreal womens' shelter that truly makes a difference. We'll hear from the Chair of the Board on Tuesday night as we hope to raise some dollars for them at our annual raffle.

As many of you know, the CIAA runs on a strong tradition of volunteerism. My thanks to an excellent team who have made this come together – Dan Tworzewski, KPMG LLP; Annette Pohle, PwC LLP; Dave Paterson, Ayr Farmers' Mutual Insurance; Jim DeJeu, Lambton Mutual; and Adrian Serge, Marsh Canada. The committees recruit people who help out with various tasks and so we owe thanks to Geoff Shields and Nancy DeJeu. A special thank you to our sponsors … your contribution keeps this conference affordable.

Please look over your program and enjoy **Learn and Lead … 50 years of excellence.**

Lilien Occhiuzzi

Lilien Occhiuzzi, 2013 conference director 416.288.5338
email: Lilien_Occhiuzzi@avivacanada.com

Your Daily Schedule at a glance ...

All sessions held in the Saint-Francois room, lobby level

SUNDAY, SEPTEMBER 15, 2013

3:30 PM - 5:30 PM	Register in Hochelaga Room, Fairmont the Queen Elizabeth
6:00 PM - 7:00 PM	Cocktail reception @ Caf 'Conc' Theatre, Marriott Hotel (walking distance)
7:00 PM - 10:00 PM	Dinner Show at the Caf 'Conc' Theatre, Marriott Hotel

MONDAY, SEPTEMBER 16, 2013

7:00 AM – 8:30 AM	Breakfast (Le Montrealais)
8:30 AM – 8:35 AM	CIAA Conference Director Lilien Occhiuzzi greets us
8:35 AM – 9:45 AM	Keynote: Jim Carroll – "What Do World Class Innovators Do That Others Don't Do?"
9:45 AM - 10:00 AM	Coffee Break (Saint-Francois)
10:00 AM - 11:30 AM	The CEO Panel George Cooke, Dominion; Sharon Ludlow, Swiss Re; Moderator: Kathy Cunningham, KPMG
11:30 AM - 12:00 PM	AGM (Saint-Francois)
12:00 PM - 1:30 PM	Lunch (Le Montrealais)
1:30 PM - 2:30 PM	Annual Accounting Update with Kenneth Hotton, Leigh Chalmers and Scott Ewert of PwC LLP
2:30 PM - 2:45 PM	Coffee Break (Saint-Francois)
2:45 PM - 3:45 PM	Using Data Analytics to Combat Fraud with Bo Barber, CNA,USA.
3:45 PM - 4:30 PM	On-line Shopping for Insurance – is it that easy? Geoff Shields, consultant, formerly with Kanetix

Meet in Lobby at 5:30 pm for shuttle to docks!

6:00 PM - 11:00 PM	Reception, dinner and entertainment on-board cruise

TUESDAY, SEPTEMBER 17, 2013

7:00 AM - 8:30 AM	Breakfast (Le Montrealais)
8:30 AM - 10:00 AM	CFO Panel with Michael Brisebois, TD; Nicholas Royer, Optimum; and Patrick Cyr, SSQ; Moderator: Raymond Morissette, E&Y
10:00 AM - 10:15 AM	Coffee Break (Saint-Francois)
10:15 AM - 11:00 AM	The Mobiliz Story with Michel Laurin, President and CEO, Industrial Alliance
11:00 AM - 12:00 PM	Annual Tax Update with Paul Vienneau and Danny Cisterna of Deloitte LLP
12:00 PM - 1:00 PM	Lunch (Le Montrealais) Networking participants meet in the lobby at 12:50 PM for all activities
6:00 PM - 7:00 PM	Cocktail reception (Saint-Francois)
7:00 PM - 12:00 AM	50th Celebration Dinner & Entertainment and Chez Doris charity raffle (Saint-Francois)

WEDNESDAY SEPTEMBER 18, 2013

7:00 AM - 8:30 AM	Breakfast (Le Montrealais)
8:30 AM - 9:15 AM	ORSA with Louis Durocher, SVP and Chief Actuary of Aviva Canada
9:15 AM - 10:15 AM	Legal Update with Mary Jane Stitt, Counsel, Mediator, Arbitrator Mary Jane Stitt Professional Corporation
10:15 AM - 10:30 AM	Coffee Break (Saint-Francois)
10:30 AM - 11:30 AM	Global Issues with Bernard McNulty, RSA and Peter Bryant, Jones Brown Moderator: Patti Ristich, R2 inc.

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Sunday, September 15, 2013

3:30 PM - 5:30 PM	Registration in Hochelaga Room, Fairmont

Monday September 16, 2013

8:30 AM – 8:35 AM	CIAA Conference Director, Lilien Occhiuzzi, greets delegates to the 50th annual conference. Please note all sessions will be held in the Saint-Francois room. *Everyone is welcome to attend the opening keynote session.*
8:35 AM – 9:45 AM	***What Do World Class Innovators Do That Others Don't Do?*** **Hear keynote speaker Jim Carroll** – a trends & innovation speaker at a wide variety of corporate leadership meetings for Fortune 1000 organizations. Jim shares his first-hand experience of what these organizations are doing to position themselves for post-recession opportunity. One thing they are certainly doing is finding innovative solutions to complex problems. Jim outlines what global innovation leaders are concentrating on to ensure market success. World class innovators aren't afraid to back away from big ideas: they know now is the time to made bold decisions, and take decisive action to forge aggressive new paths against their competitors.
9:45 AM - 10:00 AM	Coffee Break in the Saint-Francois
10:00 AM - 11:30 AM	**The CEO Panel –** You'll hear insights on everything from natural disasters to talent management, from regulatory changes, to the impact of telematics … including the critical role of finance. **George Cooke, EVP, E-L Financial and director of The Dominion Insurance Company of Canada; and Sharon Ludlow, President and CEO, Swiss Re** Moderator: Kathy Cunningham, Partner, KPMG LLP
11:30 PM - 12:00 PM	AGM in Saint-Francois
12:00 PM - 1:30 PM	Lunch in Le Montrealais
1:30 PM - 2:30 PM	**The Annual Accounting Update presented by PwC LLP Partners Kenneth Hotton, Leigh Chalmers and Scott Ewert**
2:30 PM - 2:45 PM	Coffee Break in the Saint-Francois
2:45 PM - 3:45 PM	**Using Data Analytics to Combat Fraud presented by Bo Barber, SIU Manager, CNA, USA** Bo has seen it all when it comes to insurance fraud, but using data analytics gives the 'good guys' a chance to fight back.
3:45 PM - 4:30 PM	**On-line Shopping for Insurance – is it that Easy? presented by Geoff Shields, consultant and former CFO, KANETIX** Geoff gives us an insider's look at what's happening on-line when it comes to insurance. Are people 'tire kicking' or making the leap and purchasing? What does the data say and what trends are emerging?

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Tuesday September 17, 2013

8:30 AM - 10:00 AM **The CFO Panel: Does governance and stricter regulations improve financial results? Michael Brisebois, CFO, TD Insurance; Patrick Cyr, SVP, SSQ Insurance and Nicholas Royer, VP, Optimum Insurance**
Moderator: Raymond Morissette, Partner, Ernst & Young LLP

10:00 AM - 10:15 AM Coffee Break in the Saint-Francois

10:15 AM - 11:00 AM **The Mobiliz Story by Michel Laurin, President & CEO, Industrial Alliance, Auto and Home Insurance Inc.**
Mobiliz is a revolutionary auto insurance program based on the 'Pay how you drive concept' (the premium is mostly based on the driver's behaviour rather age group or claims history). Learn more about this award-winning initiative and its impact on consumers and insurers.

11:00 AM - 12:00 PM **The Annual Tax Update presented by Deloitte LLP Paul Vienneau, Partner and Danny Cisterna, Partner, Deloitte LLP**

Wednesday September 18, 2013

8:30 AM - 9:15 AM **Own Risk and Solvency Assessment (ORSA) presented by Louis Duroucher, Senior Vice President & Chief Actuary, Aviva Canada**
There is a lot to gain by executing on a good ORSA framework according to Louis Duroucher. Learn how Aviva has been preparing and why Louis believes the impact is positive for organizations.

9:15 AM - 10:15 AM **Recent Litigation Developments Impacting Insurers presented by Mary Jane Stitt, counsel, mediator and arbitrator, and partner emeritus, Blake, Cassels & Graydon LLP**
Mary Jane will share her insights into recent policyholder class actions and other litigation against insurers, their potential bottom line impact and alternatives for managing and resolving these new exposures.

10:15 AM - 10:30 AM Coffee Break in the Saint-Francois

10:30 AM - 11:30 AM **Global Issues that affect Canadian Business with Bernard McNulty, Vice President, RSA Canada & Peter Bryant, Partner, Jones Brown Inc.**
What happens around the world affects Canadian insurers, as well as clients. From supply chain issues to the debt crisis, the world is interconnected. Hear it from an insurer and a broker as to why we need to pay careful attention.
Moderator: Patti Ristich, Partner, R2 communications inc.

Taking advantage of a world-class city … every night

Sunday, September 15, 2013
Meet in Lobby @ 5:45 pm.,
Cocktails at the Caf' Con' (Marriott) @ 6 pm.
Dinner @ 7 pm. at the Caf' Con' (Marriott)

Dinner Show at the Caf 'Conc' Theatre

We'll kick off the 50th annual conference at Le Caf' Conc' in the Marriott Chateau Champlain. Experience the magic of French cafés-concerts, complete with dancers. The theatre is easy walking distance from our hotel. A special menu awaits us in the theatre.

Monday September 16, 2013
Meet in Lobby @ 5:30 pm.
Cocktail, dinner aboard the cruise ship
Docks @ 11:00 pm.; Return to hotel

Cruise on the Cavalier Maxim

Experience the beauty of the St-Lawrence River from our cruise ship. We'll start with cocktails on the upper terrace and then sit down to dinner on the deck. This newly renovated boat boasts an excellent dining experience and exceptional service.

Tuesday September 17, 2013
Cocktails @ 6 pm in Saint-Francois
Dinner to follow @ 7 pm.

50th Gala at the Fairmont Queen Elizabeth

A special night to celebrate our 50th anniversary at the iconic Queen Elizabeth. We're planning a fun evening with great food, entertainment, and of course, some fundraising for a local charity – Chez Doris. As per CIAA tradition, the dress code is business casual.

We'll mix and mingle before dinner then sit down to an innovative menu showcasing the culinary talents of the Executive Chef. DJ will provide the entertainment.

Your chosen Tuesday afternoon networking activities …

Meet in hotel lobby at 12:50 PM for all activities.

JET BOATING IN THE LACHINE RAPIDS

Get ready for the CIAA's fastest attraction! Ride through wildest stretches of the Lachine Rapids onboard a private jet boat. You'll enjoy a spectacularly wet and wild adventure on a thrilling ride through the fast moving rapids on Canada's foremost river, the St. Lawrence. Jet boating the Rapids is a symbol of the spirit, fun and adventure that is at the heart of Montréal. The powerful engines propel us past Montréal's skyline, St. Helen's Island, Nun's Island, and then … the white froth of the Lachine Rapids awaits you – Hold on tight!

CYCLING TOUR de CIAA

Meet your guide in the lobby and transfer by metro to Old Montreal where you'll pick up your bike and helmet. Follow your guide across the St. Lawrence River, just a short hop across the Pont de la Concorde, where lies Parc Jean Drapeau. Made up of two beautiful islands, Sainte-Hélène and Notre-Dame (Formula 1 Grand Prix racetrack), which hosted Expo 67, the park offers nature at its best. You'll also see the Biosphere and enjoy the Lachine Canal and the Atwater Market. Ride is approximately 25 km.

TASTE OF MONTREAL CULINARY TOUR

We travel by subway to reach Old Montreal. This gastronomic walk will make you discover the culinary, cultural and historical charms of the oldest district of Montreal accompanied by a professional guide.

Housed in old warehouses and showrooms of the 19th era, select food boutiques open their doors to let you taste their delicacies. Through small and narrow cobblestone streets, the guide explains the influence of the Natives and the Church on our food habits, and how Expo 67 brought more exotic foods to our table. Taste local products including macaroon, duck paté and foie gras on baguette, gelato sweetened with maple syrup and Quebec cheeses.

Monday September 16, 2013 *For companions only… Meet in Lobby @ 10 am!*

OLD MONTREAL WALKING TOUR & lunch on the Bateau-mouche

We travel by subway to experience our underground city between the Business District and Old Montreal. You'll discover the Quartier International de Montreal (QIM), a new sector of Montreal featuring arts, urban architecture and world-class design. The QIM is built around major points of interests such as the Place Jean-Paul-Riopelle and its fountain sculpture La Joute.

Across from the Place is the World Trade Center, a transition towards Old Montreal. A stroll through a maze of narrow lanes and old buildings provides a perfect opportunity to discover Old Montreal's history and charm. With their exuberant display of architecture, the streets and buildings testify to Montreal's rich heritage.

The tour will feature several remarkable restorations that have infused new life into the Old Port and include a visit to the majestic Notre-Dame Basilica, a prime example of neo-gothic architecture. For you history buffs, this part of the city – Ville Marie – was built in 1642.

We'll have lunch aboard on a Paris-style glass-roofed boat – Bateau-Mouche – and discover the magnificent views of Montreal and the St. Lawrence River. Feel free to linger or shop in Old Montreal or wander back to the hotel at your leisure.

The glass-roofed boat affords us great views of Montreal and its unique architecture. In the background is the community and housing complex built for Expo 67 by famed Canadian architect Moshe Safdie.

Meet the CIAA's Montreal charity for 2013 ...

Chez Doris

For over 35 years, Chez Doris has been a front-line day shelter for women in difficulty. A non-profit organization, our primary commitment is to provide social, educational and practical support in a secure and accepting environment for the many at-risk women in Montreal through a number of programs, services and activities.

Chez Doris has been honoured by United Way/Centraide with the Agnes C. Higgins Award for outstanding innovation in meeting thesocial needs of the community.

Located in downtown Montreal, the shelter receives between 80 and 100 women daily, seven days a week, year-round. This year alone, Chez Doris handled over 26,000 visits and served more than 38,000 meals.

For more information, please visit our website at www.chezdoris.ca.

The CIAA is proud to support Chez Doris. Your generosity is appreciated.

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Meet our keynote speaker … Jim Carroll, futurist, trends & innovation expert

Jim Carroll is widely acknowledged as one of the world's leading global futurists on trends and innovation. He has built an impressive global blue-chip client list by helping to transform growth-oriented organizations into high-velocity innovation heroes. He was named by *Business Week* magazine as a leading source for innovation and creativity insight, while his observations are frequently covered in *Fortune* magazine. Praised by clients, from the Disney World Corporation to the PGA, he is guaranteed to educate.

Jim is an author, columnist, media commentator and consultant, whose focus is on linking future trends to innovation and creativity. He has a 20-year track record in providing direct, independent guidance to a diverse global client base, combined with a previous professional financial background that includes 12 years with the world's largest professional services firm.

Jim is also an author, with books including *Ready, Set, Done: How to Innovate When Faster is the New Fast*, and *What I Learned From Frogs in Texas: Saving Your Skin with Forward Thinking Innovation*.

A graduate of the University of Toronto, Jim wants us to know that he is (still) a Chartered Accountant and was honoured by the CICA as a Fellow Chartered Accountant. We think Jim is an excellent fit for our members and look forward to hearing his insights.

Speakers' bios

George Cooke
CEO (retired)
The Dominion of Canada General Insurance Company

George recently retired after a tenure of over 20 years as CEO and a Director of The Dominion of Canada General Insurance Company. He also served as a Director of the IBC, The Facility Association, and Property and Casualty Insurance Corporation. George recently served as a member of the Ontario Government Task Force on Anti Insurance Fraud and is currently the Board Chair of an industry-owned, insurance fraud analytics company.

George enjoys a keen interest in public policy and was a Special Advisor to the Ontario Government. In 2013, he established Martello Associates Consulting, a business strategy company, where he serves as President. He is an advisor to the CEO of IMS (Intelligent Mechatronic Systems) a leading Canadian telematics company. George is also a Director of Hydro One and is involved with a number of not-for-profit organizations, the most prominent being Spinal Cord Injury Ontario.

George has an MBA, a BA (Hon.) from Queen's University, as well as a LLD from Assumption University. He also was awarded a HCIP designation by the Insurance Institute of Canada.

Sharon Ludlow
President & CEO
Swiss Re Canada

As President and CEO of Swiss Re in Canada, Sharon is responsible for the company's P&C and Life & Health and reinsurance operations in Canada. Her previous experience includes senior finance positions in a P&C company and a life insurance company. She played a key role in the demutualization and IPO of Canada Life Financial and launched Kanetix – a consumer on-line insurance quotation service company.

Sharon holds a Bachelor of Commerce degree from the University of Toronto and earned her CA designation in 1992. She also holds an FLMI designation.

Sharon serves as Chair, Solvency & Capital Committee and is a member of the Adaptation to Climate Change Steering Committee and the Earthquake Oversight Committee of the IBC. She is a member of the Reinsurance Committee of the Canadian Life & Health Insurance Association; and is Chair and past-President of the Reinsurance Research Council. In addition, Sharon serves as a Director for the IBC, the Canadian Life & Health Insurance Association and the Institute for Catastrophic Loss Reduction.

She is a strong supporter of Junior Achievement of Canada and has held leadership positions with various non-profits.

Moderator/Speaker bios

Kathy Cunningham
Partner
KPMG LLP, Toronto

A partner in KPMG's Insurance Practice, Kathy works with property & casualty insurers, including public companies and Canadian companies and branches. She has extensive experience in auditing and advising companies, including multinationals with complex reporting and accounting issues.

Kathy is highly experienced in working with Boards of Directors and in risk assessments and related control environments. She has experience in securities engagements, including equity offerings, private placements of debt, and subsequent registrations of debt with the SEC. She has advised clients on issues relating to public company reporting in Canada and the U.S., including OSC and SEC regulations, U.S. GAAP, IFRS, and the auditing standards of the PCAOB.

Kathy is a frequent speaker at industry associations, including the CIAA. She is a former member of the Board of Directors of KPMG Canada, and is a Board member at The Macaulay Child Development Centre and the Co-Chair of the YWCA Women of Distinction Organizing Committee.

Ken Hotten
Partner,
Audit and Assurance Group
PricewaterhouseCoopers LLP,
Montreal

Kenneth is a partner in the Audit and Assurance Group of PricewaterhouseCoopers LLP in Montreal.

Kenneth has more than 25 years experience with the firm practising primarily in the Financial Services sector. He has significant experience in life insurance, property and casualty insurance, banking, stock brokerage, real estate and investment management sectors.

Kenneth obtained a Bachelor of Commerce from Concordia University and a Diploma in Public Accountancy from McGill University. Kenneth is a CA and is a member of the Quebec Order of Chartered Accountants.

Kenneth is involved with a number of community, charity and not-for-profit organizations. He is currently a member of the Professional Inspection Committee of the Quebec Order of Chartered Accountants and a member of the Insurance Auditors Advisory Committee to OSFI.

Speakers' bios

Leigh Chalmers, CA
Partner
PwC LLP, Toronto

Leigh has over 15 years of experience providing audit and advisory services to the financial service industry. She has worked in all areas of insurance from P&C, to Life and Health, to reinsurance.

Leigh is a member of PwC's Accounting Advisory Services group at the forefront of the IFRS issues. She is involved in a number of other initiatives related to the insurance industry, including being an advisor to the IBC.

Leigh has experience developing and delivering courses and presenting to various industry associations. Most notably, she is responsible for an annual three-day Life insurance accounting course offered to the industry. Leigh is also involved in the delivery of a number of other accounting-related courses for LOMA, including the Insurance Immersion course.

Leigh has been a speaker at many CIAA events, the most recent topic being IFRS, the 2010 LOMA Annual Conference and the PwC Insurance EyeOpener Series.

Scott Ewert, CPA, CA
Partner
PwC LLP, Toronto

A partner in PwC's Audit and Assurance Group, Scott has a broad range of experience providing audit and advisory services to the financial service industry. He specializes in the insurance industry and has worked with insurance companies covering P&C insurance, reinsurance and life operations.

Scott has developed and presented insurance-related courses delivered at PwC and to the broader industry. He has worked with the CIAA as an instructor on the popular fundamentals of accounting course. He is also involved in the delivery of other accounting related courses for LOMA (Life Office Management Association). Scott has been involved in a number of initial public offerings and other debt offerings for insurers including a sponsored demutualization of a Canadian life insurer. In addition he has also been involved with Sarbanes-Oxley and assisted insurers with their conversions to IFRS.

Scott holds a CPA, CA designation in Canada and a Public Accounting License with the Institute of Chartered Accountants of Ontario.

Scott is a Director and Treasurer of Altruvest, a charitable organization which works to expand the talent pool and enhance the governance skills of charitable sector leaders.

Speakers' bios

Bo Barber
SIU Manager
Major Investigations Team
CNA, USA

Bo is a retired, decorated, law enforcement officer with over 28 years of sworn and non-sworn investigative experience. He has served as a police officer with the South Gate Police Department; as a Deputy Sheriff with the Los Angeles County Sheriff's Department; and for the last nine years has been the head of Major Investigations for CNA Insurance Companies.

In 2006, Bo implemented CNA's investigative analytics program to support major investigations. His responsibilities included building a team of intelligence analysts with backgrounds in U.S. military intelligence and organized crime investigation.

Bo received a Commendation from the Los Angeles County District Attorney's Office in 2010 for his investigative involvement and development of intelligence that helped topple the 'Premier Medical Network' (the largest workers' compensation fraud in California's history – a $69-million case).

Geoff Shields
Consultant, Toronto

Geoff has been a senior financial executive in the insurance industry since 1994, when he left public accounting to join Chubb Insurance Company of Canada. He spent 14 years leading finance for Chubb, the last eight years as CFO, before moving on to Aviva Canada as SVP Finance (Corporate Strategy, Business Performance and Planning).

Geoff was most recently CFO of Kanetix Ltd., Canada's first and largest on-line insurance and financial services marketplace, insurance brokerage and software-as-a-service provider. Geoff has been a long-time supporter of the CIAA, and a regular presenter and moderator at the CIAA Annual Conference.

His hobby of barbershop singing has led to his participation on the boards and committees of various charities. You'll also see Geoff as MC for our Charity Raffle in support of local charity Chez Doris.

Speakers' bios

Nicholas Royer
Vice President, Finance,
Optimum Re Inc.
Montreal

Nicholas is Vice President of Finance for Optimum Re Inc. and is responsible for all areas related to financial information, including information required for strategy, compliance with legal and regulatory requirements, treasury management, corporate taxes, planning and risk management, as well as overseeing the information technology operations. He is also in charge of coordinating the audit committees for all of the entities part of Optimum Group.

Prior to joining Optimum Re in 2008, Nicholas spent more than 15 years in finance and audit and held various management positions in Canada and the U.S. with a major accounting firm and an international conglomerate.

He holds a Bachelor's degree in accounting from Laval University and is a chartered accountant.

Patrick Cyr, CPA, CA, ACS
Senior Vice-President,
Finance and Realty
SSQ Financial Group

Patrick has held the position of Senior Vice-President of Finance and Realty since 2011.

He is a certified chartered accountant (CPA, CA) and LOMA Associate (ACS). He was president of the Regroupement des comptables agréés de Québec in 2001 and has sat on the insurance committee of the Ordre des comptables agréés du Québec for a decade. Before joining SSQ in 1992, Patrick worked as senior auditor at KPMG LLP.

Patrick has held several management positions that have given him experience in finance, material resources, human resources, technology, claims operations, administration and customer service.

He has demonstrated his strength in project management and team mobilization and is recognized for his leadership and strategic approach to business.

Patrick obtained a Bachelor's degree in business administration and a degree in accounting sciences at Université Laval.

Speakers' bios

Michael Brisebois
Chief Financial Officer
TD Insurance
TD Bank Group

Michael is CFO of TD Insurance's Life and General Insurance businesses. He is a member of the company's operating committee and is responsible for finance, capital management and investments. He is also a member of TD's Insurance Risk Committee and Reserving Committee and serves as a Director of TD Reinsurance in Barbados.

With more than 15 years of experience in the insurance and reinsurance industries, Michael has held senior positions in both the life and general insurance organizations.

He is a University of Waterloo graduate and is a Fellow of the Canadian Institute of Actuaries and Fellow of the Society of Actuaries.

Raymond Morissette, Ph.D,
CPA - auditor, CA
Partner, Assurance services
Ernst & Young LLP
Quebec City

Raymond is a Partner in Assurance services at Ernst & Young in Quebec City. He serves clients mainly in the Life and P&C insurance industry, manufacturing and services industry. Raymond is part of Ernst & Young Insurance sector group and works closely with other Ernst & Young professionals on related insurance industry committees.

With more than 15 years of experience an auditor of insurance and reinsurance companies, Raymond participates in seminars and round tables on IFRS for the insurance sector. Before joining Ernst & Young in 2008, Raymond held various positions in finance departments of publicly-traded companies.

Raymond graduated with a Ph.D. in accounting from the University of Waterloo and is a member of the CPA Québec.

Speakers' bios

Michel Laurin
President,
Industrial Alliance Auto and Home Insurance Inc.
Quebec City

Michel began his P&C career after obtaining his Bachelor Degree in Actuarial Science from Laval University in 1985. From 1985 to 1992, he worked for Les Coopérants, compagnie d'assurances générales, first as Actuarial Analyst and subsequently Supervisor of the Actuarial Department.

In 1992, Michel joined the team of Meloche Monnex Inc. as Assistant Actuary, he was in charge of insurance pricing for individuals across Canada. In 1994, he obtained his title of Fellow from the Casualty Actuarial Society and Canadian Institute of Actuaries.

From 1995 to 1998, he worked as Director of the Actuarial Department for L'Union Canadienne. From 1998 to 2002, Michel returned to Meloche Monnex as VP, Actuarial and Insurance Techniques, to manage both actuary and underwriter teams.

In March 2002, he assumed the Presidency of Industrial Alliance Auto and Home Insurance Inc., to lead the ambitious growth plan. Michel was entrusted with the responsibility of making Industrial Alliance Auto and Home Insurance inc. a leader in direct distribution in Quebec.

Paul Vienneau
Partner, Business Tax
Deloitte LLP, Toronto

Paul is a Partner in the Business Tax Group in Toronto and is also the Canadian insurance tax leader. He has extensive experience in public accounting and the private sector where he was the tax lead for the international and reinsurance activities of a major insurance company. Paul has advised a wide array of clients on insurance matters.

His main practice focuses on providing insurance tax advice and tax strategies to insurance entities and insurance corporations. Paul has written numerous articles and has frequently spoken at such tax conferences as the CICA and the CLHIA.

Paul is currently serving a multitude of insurance clients that operate in the life, property and casualty sectors.

Speakers' bios

Danny Cisterna,
Partner, National Leader Tax,
Financial Services Industry
Deloitte LLP, Toronto

Danny has extensive experience in public accounting and the private sector where he spent four years with a major bank responsible for managing over $100MM of indirect taxes. He advises and consults with a wide array of clients on indirect taxes with particular emphasis on the financial services industry.

Danny is a frequent presenter on Financial Services and Goods and Services Tax to many associations, institutes and foundations. He is also an advisor to the IBC Tax Panel on Indirect Tax matters and advisor to several of IFIC's working groups. Danny currently is a member of a Technical Advisory Group sanctioned by the OECD with respect to the development of international guidelines on the application of value added taxes to cross-border traded services and intangibles. Danny is involved with the GST Leaders Forum and was the Chair of the inaugural session in 2007. He currently is the Chair of the CICA Commodity Tax Committee, which reports to CICA's Tax Policy Committee. Most recently Danny was appointed to the Tax Roundtable of the Toronto Financial Services Alliance.

Danny is a CA and a graduate of the University of Waterloo with a Bachelor of Mathematics.

Louis Durocher
Senior Vice-President and
Chief Actuary,
Aviva Canada, Toronto

As Senior Vice-President and Chief Actuary, Louis's responsibilities include reserving, economic capital modeling, planning, and dynamic capital adequacy testing.

Louis joined Aviva in 2011, after having held the roles of VP, Actuarial Services (2004-2008) and Vice President, Quebec Region (2008-2011) with the Economical Mutual Insurance Company. In this last role, he was leading all functional areas of the Missisquoi Insurance Company, a Quebec-based subsidiary of Economical. Previously, he also held the position of VP (2002-2004) with the Insurers' Advisory Organization Actuarial Consulting Services.

In addition to his involvement in various actuarial committees throughout his career, Louis was a member of the Board of Directors of the Groupement des Assureurs Automobile and the Quebec IBC Committee (2008-2011).

Louis graduated with great distinction from Concordia University with a Bachelors degree in Mathematics, (Actuarial). He holds the designations of Fellow of the Canadian Institute of Actuaries (FCIA), Fellow of the Casualty Actuarial Society (FCAS), and Associate of the Society of Actuaries (ASA).

Speakers' bios

Mary Jane Stitt, FCIArb
Counsel, Mediator, Arbitrator
Mary Jane Stitt
Professional Corporation

Mary Jane is an independent counsel, mediator and arbitrator. With over 30 years of litigation and arbitration experience, Mary Jane's practice emphasizes commercial insurance, D&O liability, product liability, professional negligence and class actions. She is a Fellow of the Chartered Institute of Arbitrators. She retired as a partner of Blake, Cassels & Graydon LLP in February 2013.

Recognized as a leader in the commercial insurance field, Mary Jane's practice includes coverage opinions, neutral evaluations and mediating and arbitrating claims under D&O liability, fiduciary liability, all risk property, boiler and machinery, crime, commercial general liability, Builders Risk, and professional errors and omissions policies and fidelity bonds.

Mary Jane is recognized for her expertise in many rankings and publications, including *Legal Media Group's Experts Guide to the World's Leading Insurance and Reinsurance Lawyers*, *The Best Lawyers in Canada 2014, The Canadian Legal Lexpert Directory 2014, Law Business Research's The International Who's Who of Product Liability Lawyers 2014, PLC Cross-border Insurance and Reinsurance Handbook 2013, Legal Media Group's Guide to the World's Leading Product Liability Lawyers 2014 and Legal Media Group's Guide to the World's Leading Women in Business Law 2014*.

Peter Bryant
Partner
Jones Brown Inc., Toronto

Peter became a Partner at Jones Brown Inc. in 2005 after joining the firm as an Account Executive in 2003. He is involved in all aspects of client service, including risk exposure analysis, insurance program design and market placement for commercial clients in a range of sectors, including financial services, real estate and manufacturing.

Peter also provides insurance consulting as part of the due diligence for mergers & acquisition and project finance. Assignments have included coverage audits, contract compliance reviews and coverage specification drafting for investment dealers, private equity funds, pension funds, and real estate developers.

Prior to joining Jones Brown, Peter was with a global insurance brokerage where he provided insurance risk management services to the financial sector, including Canada's major banks, life insurers, mutual fund companies, and investment dealers.

Peter holds a Bachelor of Arts in Industrial Relations and Economics from McGill University in Montreal.

Speaker/moderator bios

Bernard McNulty
Vice-President, Underwriting
Global Specialty Lines
RSA Insurance, Toronto

As Vice-President, Underwriting, at RSA's Global Specialty Lines (GSL) division, Bernard has senior responsibility for appetite, capacity and pricing across all product lines within GSL. These include property, casualty, commercial fleet, equipment breakdown insurance, construction, renewable energy, oil & gas, mining, power generation, chemical risks, D&O, E&O, fidelity and surety. Bernard also oversees all international placements and RSA Engineering/Risk Control Services. RSA is ranked #4 in the Canadian large commercial and specialty market and with premiums of $776m in 2012.

Prior to joining RSA, Bernard was the Senior VP of Claims at GCAN Insurance. He also held progressive positions at Lombard Canada, CGU Insurance and ACE-INA Insurance over a 21-year insurance career.

Bernard is a graduate of the University of Toronto and holds an FIIC designation.

Patti Ristich
partner,
R2 communications inc.
Toronto

Patti is a partner with R2 communications and co-founded the company in 1992. She considers the CIAA one of her oldest and most valued clients.

A graduate of Western University (UWO), she began her career at Queen's Park in the communications area. From there she joined Sedgwick (now Marsh) as a communications specialist and eventually, director responsible for Canadian operations, including the employee benefits operation, Sedgwick Noble Lowndes (now Mercer).

R2 communications targeted the financial services sector by providing business strategy, editorial, design and creative services. R2 has served many blue chip financial clients, including the Canadian Bankers Association, CIBC Mortgages, TD, ACE, GCAN (now RSA), Liberty International Underwriters, and RSA.

For more than a decade, Patti has worked closely with the CIAA in promoting its mandate of superior professional development to members; most recently launching its new web site in 2013.

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Michel Bergeron	Ernst & Young LLP	
Jeff Bhamra	Portage Mutual Insurance Co	
Rocky Bhatia	Economical Insurance	
Brendon Boland	Wynward Insurance Group	
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Karen Byrne	Peel Mutual Insurance Company	John Byrne
Terrye Calnan	HTM Insurance	
Cara Cameron	The Kings Mutual Insurance Company	
Leigh Chalmers	PwC LLP	
Jessica Cheong	Munich Reinsurance Company of Canada	
Michele Cheung	AIG Insurance Company of Canada	
Christine Cheung	Transatlantic Reinsurance Company	
Jason Christopherson	The Mutual Fire Insurance Company of British Columbia	
Patricia Churaman	Factory Mutual Insurance Co	
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Brian Clark	Berkley Insurance Company	
Emily Crewe	Arch Insurance Canada Ltd.	
Kathy Cunningham	KPMG LLP	
Christine Davis	SCOR Canada Reinsurance Company	
Jim DeJeu	Lambton Mutual Insurance Company	Nancy DeJeu
Sharon Dittmer	Ontario Mutual Insurance Association	Lloyd Dittmer
Joe Doonie	Strategic Resource Consultants Inc	Anna Doonie
James Eka	CURIE	
Erdem Erinc	PwC LLP	
Patrick Espeut	Echelon General Insurance Company	
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Scott Ewert	PwC LLP	
Tesfaye Fekade	MSA Research Inc.	
Ralph Fenik	McKellar Structured Settlements Inc.	Kaye Fenik
Rose Fiore	RBC Royal Bank	
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Asif Mahmood	Deloitte LLP	
Ellis Man	AIG Insurance Company of Canada	
Jason Mancini	RSA Canada	Paola Mancini
Melissa Marcoux	Wabisa Mutual Insurance Company	
Teresa Martin	North Blenheim Mutual	Greg Martin
Katrina McLachlin	RSA Canada	
Jenny Menard	Usborne & Hibbert Mutual	
Chris Meyers	Town & Country Mutual Insurance Company	
Antonietta Montisano	RSA Canada	
Esther Moss	Arch Insurance Canada Ltd	
Sunil Motwani	Liberty International Underwriters Canada	
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Jennifer Woloschuk	Saskatchewan Mutual	James Woloschuk
Karen Woodfield		

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2012	Lake Louise, AB	Adrian Serge	Marsh Canada
2011	San Diego, CA	Rick Keeler	Munich Re
2010	Gatineau, Quebec	Jean-Guy Leclerc	JEVCO Insurance
2009	St.John's, NFLD	Terri Martin	Deloitte LLP
2008	Whistler, BC	Sandra Taylor	OSBIE
2007	Scottsdale, Arizona	Annette Pohle	PwC LLP
2006	Quebec City	Geoff Shields	Chubb Insurance Company of Canada
2005	Banff	Rick Keeler	Munich Reinsurance Company
2004	Halifax	Glenn Taylor	Allstate Canada Group
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 Canada Group
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.
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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.
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1986	London	Alf Schurr	Royal Insurance
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1984	Sherbrooke	Wilfred Callebert	Mathema Inc.
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1981	Québec City	Gilles Clark	Le Groupe Commerce
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