

The Story Beyond the Numbers

CIAA Annual Conference
Westin Trillium House
Blue Mountain, Collingwood, ON
September 14 - 17, 2014

This conference program is sponsored by

McKellar
STRUCTURED SETTLEMENTS

Welcome to Collingwood ...



Glenn Taylor

... the 2014 CIAA conference is officially open and I thank you for attending.

There's much to look forward to and I ask that you take a few minutes to check out your conference program. For the next two-and-a-half days, we have charted out a great course that mixes professional development and networking.

Tomorrow morning we kick off with our keynote speakers – Canada's premier pollsters Darrell Bricker and John Wright of Ipsos Global Public Affairs. Co-authors of *What Canadians Think: About Almost Everything*, and *Canuckology: From Dollars to Donuts*, this duo delivers compelling information in an entertaining style. I encourage companions to attend as well, as it promises to be a great session. Same holds true of the closing session with

Pinball' Clemons – sports icon, community leader and inspirational speaker.

This marks our first time in Collingwood and it was selected for all the right reasons – excellent hotel and conference facilities and a top tourist destination in Ontario. We look forward to impressing you with all this area has to offer.

As many of you know, we typically select a local charity and raise funds via a raffle. We are delighted to support Elephant Thoughts – a Collingwood-based charity that promotes educational excellence for all. Their work is inspiring and I encourage you to visit www.elephantthoughts.com.

Organizing the annual conference is a collaborative effort and I was fortunate to have the support of this energetic team: Nazz Baksh, Peace Hills Insurance; Linda Vennard, AMA Insurance Company; Annette Pohle, PwC LLP; Christine Davis, SCOR Canada; Karen Woodfield, consultant; Jim DeJeu, Lambton Mutual and Lilien Occhiuzzi, Aviva Canada.

A special thank you to our sponsors who support the CIAA. Your contributions keep the registration fees affordable and allow us to deliver a superior conference.

Welcome to **The Story Beyond the Numbers ...**

Glenn Taylor

Glenn Taylor, 2014 Conference Director
glenn.taylor@rbc.com

PS. If you don't already have a Twitter account, please sign up so you can participate with the hashtag **#ciaa2014**. This way we can all share our 'tweets' about a session and continue the conversation.



Every day at a glance ...

All sessions held in the Whistler Blackcomb room.

SUNDAY, SEPTEMBER 14, 2014

- 3:30 PM - 5:30 PM Register in the Panorama area, Westin Hotel
- 6:00 PM - 7:00 PM Cocktail reception in the Panorama area, Westin
- 7:00 PM - 10:00 PM Dinner in the Whistler Blackcomb room, Westin

MONDAY, SEPTEMBER 15, 2014

- 7:30 AM - 9:00 AM Breakfast @ Mont Tremblant
- 8:30 AM - 8:35 AM **CIAA Conference Director Glenn Taylor greets us**
- 8:35 AM - 10:00 AM **Keynote: Darrell Bricker & John Wright, pollsters, Ipsos Reid Public Affairs**
- 10:00 AM - 10:15 AM Coffee Break @ Panorama area
- 10:15 AM - 11:30 AM **BIG DATA - It may be wise to start small ... Christopher Nicolai, Senior Vice-President, Reinsurance, Willis Re Inc; Phil Hatfield, Modeling Data Services Executive, Verisk Analytics**
- 11:30 AM - 12:00 PM AGM @ Whistler Blackcomb
- 12:00 PM - 1:30 PM Lunch @ Mont Tremblant room
- 1:30 PM - 3:15 PM **ORSA Setting Targets - Guideline A-4 with David Ingram, EVP, Willis Re; Bill Weiland, Principal, Eckler Ltd. Session includes a panel discussion on implementation.**
- 3:15 PM - 3:30 PM Coffee Break @ Panorama area
- 3:30 PM - 4:30 PM **The Annual Accounting Update presented by KPMG**
- 6:00 PM - 11:00 PM Walk to Blue Mountain Village to Tholos restaurant for reception, dinner and entertainment

TUESDAY, SEPTEMBER 16, 2014

- 7:30 AM - 9:00 AM Breakfast @ Mont Tremblant
- 8:30 AM - 9:30 AM **Enhancing Lives - Transforming Leadership Brian Smith, consultant**
- 9:30 AM - 10:30 AM **Alternative Capacity in Reinsurance with James Kent, President, Willis Re Inc.**
- 10:30 AM - 10:45 AM Coffee Break @ Panorama area
- 10:45 AM - 11:45 AM **Annual Tax Update presented by PwC LLP**
- 11:45 PM - 1:00 PM Lunch (pick up box lunch in the Panorama area)
- Networking participants meet in the lobby at 1:15 PM for all activities
- 6:00 PM - 7:00 PM Cocktail reception in the Panorama area, Westin
- 7:00 PM - 12:00 AM Dinner, Casino and Fun with Elephant Thoughts charity raffle (Whistler Blackcomb Room)

WEDNESDAY SEPTEMBER 17, 2014

- 7:30 AM - 9:00 AM Breakfast @ Mont Tremblant
- 8:30 AM - 9:30 AM **A 360° view of Telematics Colin Simpson, CEO, IBAO Daniel Shum, Partner, Deloitte; and Robin Joshua, Director of Underwriting, CAA South Central Ontario**
- 9:30 AM - 10:30 AM **CEO Panel - Tammara Lynch, President & CEO, Norfolk Mutual; Tim Shauf, President, The Commonwell Mutual Insurance Group and Patrick Lundy, President & CEO, Zurich Canada**
- 10:30 AM - 10:45 AM Coffee Break @ Panorama area
- 10:45 AM - 12:00 PM **Mike 'Pinball' Clemons closes us out ...**

The Story Beyond the Numbers



Sunday, September 14, 2014

3:30 PM - 5:30 PM

Registration in the Panorama area of the Westin Hotel.

Monday September 15, 2014

8:30 AM – 8:35 AM

CIAA Conference Director, Glenn Taylor, greets delegates to the 51th annual conference. Please note all sessions are held in the Whistler Blackcomb room. Everyone is welcome to attend the opening and closing sessions.

8:35 AM – 10:00 AM



What Do Canadians think ... About almost everything ...

When companies and organizations need a better grasp on what the public is thinking, they turn to Darrell Bricker and John Wright. Based on hard statistics of 32 million Canadians, Canada's top statistical analysts at leading pollster Ipsos Reid have the data on virtually any topic and the insight to tell you what the statistics mean. They've uncovered the reasons people think and act the way they do, and will help you figure out how it applies to our industry.

Bricker & Wright are co- authors of *What Canadians Think: About Almost Everything and Canuckology: From Dollars to Donuts*. Bricker is CEO of Ipsos Global Public Affairs and Wright is SVP and Managing Director, Ipsos Global Public Affairs.

10:00 AM - 10:15 AM

Coffee Break in the Panorama area.

10:15 AM - 11:30 AM

BIG DATA – It may be wise to start small ... Big data has enormous potential, but also enormous risk. We need to capitalize on it in a methodical and prudent way. You'll hear practical solutions to common problems by using accessible data sources.

Christopher Nicolai, Senior Vice-President, Reinsurance, Willis Re Inc.

Phil Hatfield, Modeling Data Services Executive, Verisk Analytics

11:30 AM - 12:00 PM

AGM in Whistler Blackcomb, chaired by **Annette Pohle, President, CIAA**

12:00 PM - 1:30 PM

Lunch in Mont Tremblant room.

1:30 PM - 3:15 PM

ORSA Setting Internal Targets – Guideline A-4 ...The ORSA clock is ticking and keeping apprised is a must. We'll examine setting internal targets according to Guideline A4. Presenters share their insights and also participate in a panel discussion moderated by Tracy Mann, AVP, Economical Insurance.

David Ingram, Executive Vice-President, Willis Re Inc.

Bill Weiland, Principal, Eckler Ltd.

3:15 PM - 3:30 PM

Coffee Break in the Panorama area.

3:30 PM - 4:30 PM

The Annual Accounting Update presented by the KPMG LLP team of Luzita Kennedy, Partner; and Senior Managers Stephen Smith and Bonnie Chen.

The Story Beyond the Numbers

Tuesday September 16, 2014



8:30 AM - 9:30 AM

Enhancing Lives – Transforming Leadership ... Learn the Four Step Leadership Development Model – the ability to connect with others, have great communication skills, educate, and then learn to get out of their way by delegating effectively.

Brian Smith, consultant, author, speaker

9:30 AM - 10:30 AM

Alternative Capacity in Reinsurance ... We'll dive deep into this emerging and interesting alternative to traditional reinsurance and its potential impact on the Canadian and global reinsurance markets. The 'pros and cons' to consider and its applicability to your business.

James Kent, President, Willis Re Inc.

10:30 AM - 10:45 AM

Coffee Break in the Panorama area.

10:45 AM - 11:45 AM

Annual Tax Update presented by the PwC LLP team of Erdem Erinc, Tax partner; and Senior Managers, Daniel Singer and Lloyd McMaster.

Wednesday September 17, 2014

8:30 AM - 9:30 AM

Take a 360° View of Telematics ... Telematics continues to roll-out with varying degrees of acceptance among regulators across Canada. There's also the ongoing debate over the approach, the data and the application. Our panel gives you the 'big picture' from every angle. Moderated by Patrick Vice, Director, Insurance-Canada.ca.

Colin Simpson, CEO, Independent Brokers Association of Ontario

Daniel Shum, Partner and National Insurance Leader, Deloitte LLP

Robin Joshua, Director of Underwriting, CAA South Central Ontario

9:30 AM - 10:30 AM

CEO Panel – What keeps a CEO up at night? From flood prevention, to stricter government regulations, the sagging economy, to the fickle consumer, you name it and we'll talk about it. Moderated by Kathy Cunningham, Partner, KPMG LLP.

Patrick Lundy, President & CEO, Zurich Canada

Tammara Lynch, President & CEO, Norfolk Mutual

Tim Shauf, President, The Commonwell Mutual Insurance Group

10:30 AM - 10:45 AM

Coffee Break in the Panorama area.

10:45 AM - 12:00 PM

Mike 'Pinball' Clemons closes us out ...

Excellence, teamwork, community leadership, and overcoming the odds ... that describes CFL legend 'Pinball' Clemons. Be prepared to be rocked out of your seat with his motivational message.



Your Collingwood social program ...

The RED/GREEN Show on Sunday, Sept. 14, 2014 @ the Westin

Cocktails in the Panorama area @ 6 pm
Dinner @ 7 pm in the Whistler Blackcomb room

Most of us have seen the popular Red Green Show. Tonight we take inspiration from the fun CBC show and make it our entertainment. There's surprises, great food and some Westin Hotel hospitality. We ask that you wear your 'best' plaid shirt and jeans in keeping with the theme. It's our first night and we'll keep it casual and easygoing.



Say OPA! at CIAA Greek night on Monday, Sept. 15, 2014

Make your way to Tholos in the village –
a short walk from the hotel.
Cocktails @ 6 pm at Tholos
Dinner @ 7 pm

We take over the highly-acclaimed Tholos Greek Restaurant at Blue Mountain Village (a short walk from the Westin). Cocktails on the Tholos patio. Belly dancers entertain us and you can get into the action with some traditional Greek dancing (Zorba anyone?) Who knows, we may even break a few plates ...



High Roller Casino night on Tuesday, Sept. 16, 2014 @ the Westin

Cocktails in the Panorama Area @ 6 pm
Dinner in the Whistler Blackcomb room @ 7 pm



We bring a little bit of Vegas to you ... an exciting casino night complete with dealers, blackjack tables and roulette. The night starts with an elegant cocktail reception, followed by a special buffet dinner at the Westin. As per a CIAA tradition, we'll do some fundraising for a local worthwhile cause – Elephant Thoughts – a Canadian educational charity based in Collingwood doing some amazing things.

P.S. the CIAA dress code is business casual.

Your Tuesday afternoon challenges ... enjoy

Meet in hotel lobby at 1:15 PM for all activities.



Operation Tree Top/Ziplines

Be prepared to knock this off your bucket list ... Enter the forest and maneuver, climb and whizz your way around a fantastic course. There are three different levels of rope challenges ranging from 10' to 60' off the ground. Groups alternate between high ropes and ziplines.

Gear and instruction provided. Wear comfortable shoes and clothing and leave the rest to us ... and remember to bring your camera.

Mission Possible!

Our Conference Director Glenn Taylor has been kidnapped! He needs us to locate clues, get to checkpoints and complete tasks to release him from captivity. This fun exercise gets us thinking and exploring around Blue Mountain Village. It's competitive so that means prizes ... Meet in the Lobby and we'll organize you.



Paddle. Wine Taste. Enjoy.

A great afternoon awaits you ... A guided one-hour tour down the Beaver River – a gentle paddle perfect for beginners. We'll visit Georgian Hills Vineyards where local wines will be paired with cheese. An easy time, enjoying nature and a glass or two ... gear and instruction provided.

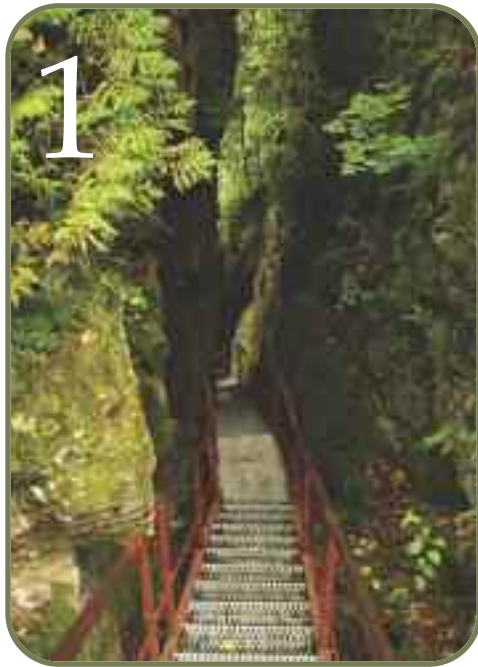
Taking care of the non-delegates ... *Monday September 15, 2014*

Meet in the Westin Lobby @ 10:00 am

We've designed this great day trip to take full advantage of Collingwood and the area.

We'll have you back with ample time to get ready for the evening's event.

DEPART 10:00 am RETURN 4:30 pm.



First stop – the Scenic Caves – one of Canada's great natural wonders. Enjoy the walking trails through caves and caverns carved millions of years ago by glacial ice. We'll visit a historic village, home of the 'Deer Tribe' of the Petun First Nations people, and be awed by the spectacular lookouts with panoramic views. We'll cross a 420' suspension footbridge and be treated to memorable views of Georgian Bay and the countryside.



Lunch Stop at Mylar & Loreta's

Time to rest and fortify in the quaint village of Singhampton. We'll dine at Mylar & Loreta's, famous for its 'home cooked' meals. This popular restaurant has a great reputation among locals, tourists, and those who appreciate good food and country hospitality.



Georgian Hills Vineyard

We'll sample the distinctive local wines at the cottage tasting room at the winery farm. Take in the bucolic views of the vineyards, the surrounding hills and a glimpse of Georgian Bay to the north. Taste a selection of wines with carefully matched food pairings.



Elephant Thoughts Educational Outreach is a charitable organization in Collingwood.

Created by teachers and run by teachers, ET promotes sustainability and excellence in education for all – despite geographic or economic barriers. ET promotes and celebrates cultural diversity and the values of environmental stewardship. They offer sustainable educational solutions to increase the levels of inspired learning with tools and resources, such as community-wide educational programs, school improvement support, workshops for students from kindergarten to grade 12, mentoring & graduate support, including professional development for teachers and principals.

Collingwood is home to their unique, education-themed retail store. They also offer international internship and group travel programs, including a volunteer and targeted 100% donation program.



ET was the 2013 Canadian Donner Foundation Award recipient for Excellence in the Delivery of Education, sponsored by the Fraser Institute.

Visit www.elephantthoughts.com

Two keynotes are better than one ... Darrell Bricker and John Wright – Canada’s premier pollsters



When companies and organizations need a better grasp on what the public is thinking, they turn to Darrell Bricker and John Wright. Based on hard statistics of 32 million Canadians, Canada’s top statistical analysts at leading pollster Ipsos Reid have the data on virtually any topic and the insight to tell you what the statistics mean. They’ve uncovered the reasons people think and act the way they do, and will help you figure out how it applies to our industry.

Bricker & Wright are co- authors of *What Canadians Think: About Almost Everything, and Canuckology: From Dollars to Donuts*. Bricker is CEO of Ipsos Global Public Affairs. Prior to joining Ipsos Reid, Bricker was director of public-opinion research in the office of the prime minister. Wright is SVP and Managing Director Public Opinion Polling Division, Ipsos Public Affairs and has been Ipsos Reid’s spokesperson for more than a decade, and is responsible for the Canada’s leading monthly national opinion poll and analysis of Canadian trends and opinion indicators.

Our closing speaker keeps us engaged ... Mike ‘Pinball’ Clemons



To Canadians, the name ‘Pinball’ stands for remarkable athletic talent, outstanding sportsmanship and a commitment to the community.

As a former all-star running back, Grey Cup winning coach, President and CEO, and now the Vice-Chair for the Toronto Argonauts, Michael ‘Pinball’ Clemons is a man of unquestionable character and spirit. He is equally renowned for his achievements on the football field as he is for his impact as a motivational speaker.

He’ll inspire us by demonstrating what it means to beat the odds and encouraging teamwork to achieve our goals.

Speakers' bios



Christopher Nicolai
Senior Vice President, Reinsurance,
Willis Re Inc.
Seattle, Washington, USA



Christopher is responsible for the analysis of catastrophe exposure, losses and pricing for primary insurers within Willis' Catastrophe Management Services (CMS) unit.

Based in Seattle, he counsels clients on establishing catastrophe risk management best practices.

He leads a team of analysts that focuses primarily on small commercial and residential Property companies in the U.S. and Canada, but he has also worked extensively with large commercial Property writers. The CMS unit provides modeling and consulting for Willis' North American divisions.

He joined Willis as a Senior Catastrophe Risk Analyst in 2003 and was promoted to Senior Vice President in 2012. Prior to Willis, he was with Aon Benfield for three years.

Christopher holds a BA (Honours) in Psychology and Spanish from North Dakota State University.



Phil Hatfield
Modeling Data Services Executive
ISO Insurance Products and
Analytic Services (IPAS)
Verisk Analytics
San Francisco, CA, USA



Phil leads the Modeling Data Services group for ISO Insurance Products and Analytic Services (IPAS), a unit of Verisk Analytics (Nasdaq: VRSK). This unit specializes in applying advanced analytic techniques and data management skills to the challenge of accurately assessing risk in the P&C industry. Phil has nearly 20 years of experience in

data management, data mining, and advanced analytics operations.

Prior to joining Verisk in 2007, Phil managed a variety of data mining and analytic functions at a top-20 insurer and at a boutique analytics consulting firm. Before entering the business world, Phil was an intelligence analyst with the U.S. Navy.

He holds a BA from the University of Maryland, an MBA from Northwestern's Kellogg Graduate School of Management, and a J.D. from Empire College School of Law. He holds the Chartered Property Casualty Underwriter (CPCU) designation, is a member of the State Bar of California, and is a licensed insurance broker/agent in California.

Speakers' bios



David Ingram
Executive Vice President,
Willis Re Inc.
New York, NY, USA



Dave is a member of Willis Re's Analytics team offering insurers a practical way to use Enterprise Risk Management (ERM). Dave has more than 30 years of actuarial and management experience, including Senior Director, ERM in the Insurance Ratings Group of Standard and Poor's. As an author and speaker, Dave has addressed over 100 events around the globe. He was the first Chair of the 2,500 member Joint SOA/CAS/CIA Risk Management Section. He is now the Chair of the International Actuarial Association's Enterprise and Financial Risks Committee and Chair of the US Actuarial Standards Board ERM Committee.

A graduate of Lehigh University, Dave has an Enterprise Risk Analyst Charter from the SOA, Financial Risk Manager certification from the GARP and Professional Risk Manager certification.

Dave was named one of the 100 most influential people in finance by Treasury and Risk Magazine in 2012.



William (Bill) Weiland
Principal,
Eckler Ltd.
Toronto



Bill is an experienced actuary, manager and executive in Canada's P&C industry. He has an extensive working knowledge of insurance, and the regulatory environment across Canada and the Caribbean. From 2000 to 2012 he was Managing Principal of Eckler's professional practices.

Bill is currently providing volunteer service as the industry's actuarial advisor to the OSFI/MCT Advisory Committee, with a particular focus on understanding reserve variability for Canadian insurers and the implications for economic capital models that determine minimum regulatory capital.

He is a Gold award recipient from the CIA for service to the actuarial profession, including time as Chair of the P&C Insurance Financial Reporting Committee and most recently as Chair of the CIA's Committee on Professional Conduct.

Bill is a graduate of the University of Toronto (B.Sc.), a Fellow of the Canadian Institute of Actuaries and the Casualty Actuarial Society.

Speakers' bios



Stephen Smith
Senior Manager,
Financial Services Audit,
KPMG LLP
Toronto



Stephen is a Senior Manager in KPMG's financial services audit practice, specializing in the insurance industry.

He has 10 years of experience in providing audit and advisory services for clients in the insurance industry. He has participated in a wide variety of engagements, including financial statements audits, IFRS transition engagements, operational audits, and due diligences. His clients are predominantly domestic and multinational insurers, including life insurance, P&C insurers and reinsurance companies.

Stephen is a CA and holds an Honours Bachelor of Commerce from McMaster University.



Bonnie Chen
Senior Manager,
Financial Services Audit,
KPMG LLP
Toronto



Bonnie is a senior manager in KPMG's financial services audit practice, specializing in the insurance industry.

She has over 10 years of experience in providing audit and advisory services for P&C insurers.

Her experience includes advising on the impacts of new accounting standards, including IFRS and assistance in securities engagements and initial public offerings. Bonnie is a frequent guest speaker at financial reporting updates.

Bonnie is a CA and holds an Honours Bachelor of Business Administration from Wilfrid Laurier University.

Speakers' bios



Luzita Kennedy
Partner,
Accounting Advisory,
KPMG LLP
Toronto



Luzita is a Partner in KPMG's accounting advisory services practice.

With over 15 years of public accounting experience, she has provided audit and advisory services to a number of industries, including insurance. Luzita has assisted clients in the process of going public and thereafter in resolving financial reporting, corporate governance, internal control, acquisition due diligence, and finance related to operational issues. Luzita has also worked on a number of significant IFRS conversion projects and assisted clients in implementing IFRS in their respective organizations.

Luzita holds CA designations from Canada and South Africa and is a Bachelor of Commerce graduate from the University of Durban-Natal, South Africa.



Brian Smith
Management expert,
author and speaker



Management expert, author and speaker, Brian specializes in soft skills training and leadership development. He works with people who want to learn how to communicate and interact more effectively; and who want to discover how to get the best out of themselves and others. He is a former faculty member at Algonquin College's School of Business having taught entrepreneurship, professional selling and skills for success.

Brian has authored two books, "Confessions of a Reformed Control Freak – The Top Ten Sins Most Managers Make & How to Avoid Them" and "Leadership Lessons from a Reformed Control Freak – The Art of Managing and Leading in the 21st Century."

Brian travels throughout North America delivering keynote speeches and facilitating workshops on the challenges facing managers and business leaders.

Speakers' bios



James Kent
President,
Willis Re Inc.
North America



Appointed as President of Willis Re North America in 2010, James runs the US operation in conjunction with Jim Bradshaw, CEO. James is charged with growing the Property, Casualty and Specialty operations throughout North America – comprised of 11 US branches, plus branches in Canada, Bermuda and London.

Prior to his appointment, James ran the reinsurance operations for Willis Re Bermuda. He was instrumental in establishing Willis Re's unique Bermuda platform and ensuring the operation became fully aligned with its worldwide network – allowing global clients to receive local representation when dealing with the Bermuda reinsurance market.

James joined Willis in 2004 from Aon Re (Aon Benfield) where he served as Director for 13 years, handling P&C treaty business. He also served as Vice President of Aon Re Bermuda.



Erdem Erinc
Tax Partner,
PwC LLP,
Toronto



Erdem is a Tax partner in PwC's financial services group with emphasis on complex reorganizations and other M&A matters. He specializes in providing Canadian income tax advice for Canadian-based and foreign insurance clients. He also has extensive experience with tax due diligence and tax structuring / financing opportunities, including leading complex reorganizations and transition projects both in Canada and internationally.

Erdem has worked on assignments involving both inbound and outbound projects, cross-border financing, and complex tax planning including tax modeling, loss consolidation planning, spin-offs, "butterflies", and "bump" transactions.

He has tutored at CICA tax courses and presented at various conferences for the Canadian Tax Foundation, Acumen Information Services, Canadian Life and Health Insurance Association, and the CIAA.

Speakers' bios



Daniel Singer
Senior Manager,
Financial Services,
PwC LLP
Toronto



Daniel joined the financial services tax group at PwC in January 2007.

He provides tax consulting and compliance services to various clients, including life and P&C insurance companies, investment management companies, banks, securities dealers, and general corporations.

Daniel graduated from Wilfred Laurier University (Honours Business Administration) and is a Chartered Accountant.



Lloyd McMaster
Senior Manager,
PwC LLP
Toronto



Lloyd specializes in assisting clients with their GST, HST, QST and PST advisory needs and brings over 25 years of indirect tax experience. He assists clients in financial services, and in particular, the insurance industry in meeting its sales tax needs.

Prior to joining PwC, Lloyd worked in Sydney, Australia for 10 years specializing in Australian GST. Prior to this, he was a GST/HST policy and legislation officer with the Revenue Canada Agency in Ottawa for 10 years.

Lloyd has been a tutorial leader for the CPA Canada GST/HST In-Depth Course.

Speakers' bios



Robin Joshua
Director, Corporate Underwriting & Risk Management
CAA Insurance Company
Toronto



Robin's experience spans a wide variety of disciplines over the last 25 years. Within the P&C industry, he has worked in Personal lines, as well as the Commercial side.

Robin has held senior management positions contributing to growth and profitability of three P&C insurance organizations, including leadership roles in underwriting, operations, finance and distribution.

Robin joined CAA in 2011 and is responsible for product development, business analytics and business solutions, along with underwriting.

He is a graduate of the University of Waterloo (Mathematics), and holds the designations Fellow Chartered Insurance Professional (FCIP) and Canadian Risk Manager (CRM).



Colin Simpson
CEO
Independent Brokers Association of Ontario
Toronto



Colin is CEO of IBRI (the Independent Brokers Association of Ontario's 'for profit' entity). IBRI's objective is to introduce products and services to the independent broker network that facilitate the preservation and enhancement of this distribution model.

Previously President & CEO of Intrinsync Insurance Solutions Inc., Colin has been a long time proponent of the independent broker network. He specializes in corporate transformation and change management and has worked in the industry for over 15 years. His recent roles have included leading Kingsway Financial Services Inc as President & CEO through a challenging period of its corporate history. Colin has held other senior executive roles that have leveraged both his strategic and operational capabilities, including President & CEO of York Fire & Casualty Insurance.

Colin holds a degree in Business Law and Economics (Hons.), a Masters Degree in Accounting & Finance (University of Stirling, Scotland) and is a qualified CA (Scotland).

Speakers' bios



Daniel Shum
Partner,
Financial Services
Deloitte LLP
Toronto



Daniel is a Partner in Deloitte's Financial Services practice and the National Insurance Leader for Consulting. He has over 16 years of experience working in the insurance industry in Canada and the U.S. His focus is on technology strategy and implementation.

Daniel's recent experience includes managing a project team of over 100 resources to assess the current state of a complex system of insurance 'back office' applications and processes. Daniel led the selection of a new 'back office' platform and successfully implemented and delivered the end solution.

He is a graduate of the University of Toronto (Economics).



Patrick Lundy
President and CEO
Zurich Canada



Patrick oversees the Canadian Branch of this global organization. He is also accountable for the direction and management of market facing commercial business in Canada. His many years of experience include executive management roles in both the U.S. and Canada, including Head of the Zurich Healthcare business unit for North America and President of the U.S. Energy Industry Segment. Integrating Canada into the Zurich North American structure, expanding Zurich Energy's footprint to nine offices within the USA, and deepening relationships with brokers and customers across the continent are some of the highlights of his time so far with Zurich.

Prior to this, he was VP for American International Group (AIG) overseeing its Global Energy XS Casualty.

Patrick holds a Bachelor of Arts degree from Western University (UWO) and is a graduate of the Executive Leadership Program, London School of Business and is a member of the Canadian Council of Chief Executives.

Speakers' bios



Tammara Lynch
President & CEO
Norfolk Mutual
Insurance Company



Tammara was appointed President and CEO of Norfolk Mutual Insurance Company in 2009. Norfolk won the Outstanding Business of the Year Award in 2013 with the Simcoe & District Chamber of Commerce.

Tammara joined Norfolk as the Operations Manager in 2007. She began her insurance career in 1983 with Chubb Insurance and also worked on the broker side for 20 years. She is a graduate of the University of Guelph.

As a key member of the Board of Directors, the CEO shares responsibility with the Directors for compliance with governance requirements, governance policies, and corporate by-laws. In addition to implementing the Strategic Plan, she has been instrumental in a revitalization of the broker network which has translated into a significant increase in GWP.



Tim Shauf
President
The Commonwell Mutual
Insurance Group



Tim is the President of the newly created Commonwell Mutual Insurance Group based in Lindsay, Perth and Alexandria. This amalgamation brought together Farmers' Mutual Insurance Company (Lindsay), Lanark Mutual and Glengarry Mutual. His 22-year involvement in the mutual insurance industry, included terms on the Boards of the Ontario Mutual Insurance Association and Farm Mutual Reinsurance Plan.

Tim is the Deputy-President of the Governing Council of the Insurance Institute of Ontario and the Vice-Chair of the Ross Memorial Hospital Foundation in Lindsay. In addition to his charitable activities, he takes a special interest in leadership and organizational motivation.

Tim graduated with a BA in Business Administration from Trinity Western University (Langley, B.C.)

Moderators' bios



**Tracy Mann, AVP,
Operational Risk Oversight
Enterprise Risk Management
Economical Insurance
Waterloo, ON**



Tracy is an AVP, Operational Risk Oversight at Economical Insurance. She also has extensive experience in financial, management and regulatory reporting, technical accounting, and internal controls evaluation and development.

Tracy has earned several designations, including a Masters of Accounting (MAcc) from the University of Waterloo, Chartered Professional Accountant (CPA, CA) and Certified Public Accountant (CPA) - Illinois. She also sits on the Board of Directors for the CIAA.



**Kathy Cunningham
Partner
KPMG LLP
Toronto, ON**



A partner in KPMG's Insurance Practice, Kathy works with P&C insurers, including public companies and Canadian companies and branches. 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.



**Patrick Vice
Director of Products and
Services
Insurance-Canada.ca
Toronto, ON**



Patrick has more than 25 years of experience enabling technology and electronic commerce in the insurance and risk management communities. He is a founding Partner of Insurance-Canada.ca, Inc., the premier source for Canadian information on insurance & technology.

He currently serves as Insurance-Canada.ca's Director of Products and Services, and sits on the company's Advisory Board.

Throughout his career, Patrick has held senior management positions with insurers, distributors, consulting firms, and technology solution providers. He has spoken at insurance and technology conferences in Canada, the US, Europe, and Bermuda.

The McKellar Structured Settlement™

OUR SERVICES *All at no cost to you.*

- Provide the most accurate and most reliable structure quotations.
- Assist in determining appropriate cases to structure.
- Conduct seminars for legal and insurance industry professionals.
- Prepare detailed accident benefits, future care cost and income loss valuations.
- Provide tax comparisons and economic data related to structured settlements.
- Attend settlement conferences, mediations and pre-trials.
- Meet with the injured client at their home or lawyer's office.
- Prepare customized structure proposals to meet each person's individual needs.
- Assist lawyers in preparing settlement documents to ensure Canada Revenue Agency compliance.
- Guarantee, in writing, the tax-free status of every structured settlement implemented.
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A 'who's who' of attendees

Delegate Name	Company	Non-Delegate
Rebecca Abegonia	ACE INA Insurance	
Kristine Amberson	Western Surety Company	Shayne Amberson
Jennifer Ashton	FCT	
Nazz Baksh	Peace Hills General Insurance	
Bonnie Barkley	Grenville Mutual Insurance	Steve Barkley
Jatinder Bassi	Cayuga Mutual Insurance Company	Preet Mangat
Diane Bautista	CNA Canada	
Balina Bawa	RSA Canada	
Collette Beckford	Everest Insurance Company of Canada	
Jeff Bhamra	Portage Mutual Insurance Co.	
Rocky Bhatia	Economical Insurance	
Brendon Boland	Wynward Insurance Group	
Iveri Vv Boudville	LAWPRO	
Bob Brown	Farm Mutual Reinsurance Plan Inc	Tracy Brown
Karen Byrne	Peel Mutual Insurance Company	John Byrne
Cara Cameron	The Kings Mutual Insurance Company	
Lori Cassidy	Zurich Canada	
Bonnie Chen	KPMG LLP	
Jessica Cheong	Munich Reinsurance Company of Canada	
Michele Cheung	AIG Insurance Company of Canada	
Christine Cheung	Transatlantic Reinsurance Co.	
Jason Christopherson	The Mutual Fire Insurance Company of BC	Karen Christopherson
Brian Clark	Berkley Canada	
Kathy Cunningham	KPMG LLP	
Christine Davis	SCOR Canada Reinsurance Company	
Jim DeJeu	Lambton Mutual	Nancy DeJeu
Sharon Dittmer	Ontario Mutual Insurance Association	Lloyd Dittmer
Ben Eaves	Canada Guaranty Mortgage Insurance Company	
Essam Elemam	Ernst & Young LLP	
Erdem Erinc	PwC LLP	
Patrick Espeut	Echelon General Insurance	
Tesfaye Fekade	MSA Research Inc.	
Rose Fiore	RBC Royal Bank	
Doris Foo	Ernst & Young LLP	
Terri Fotheringham	KPMG LLP	

A 'who's who' of attendees

Delegate Name	Company	Non-Delegate
Charlie Gall	Ward Group	
Jasdeep Garcha	Echelon General Insurance	
Brian Gaudin	Liberty International Underwriters	
Alex Goldsmith	KPMG LLP	
Christina Gummerson	Middlesex Mutual Insurance Co.	
Jason Hannah	Portage Mutual	
Martin R. Hartono	Transatlantic Reinsurance Co	
Mary Heastont	Townsend Mutual Insurance Company	
Cheri Hoggart	McKillop Mutual Insurance Company	
Sharon Hollister	Germania Mutual Insurance	
Gordon Hornsveld	McKellar Structured Settlements Inc.	Glenda Hornsveld
Stephen Hotte	Liberty International Underwriters	Joanne Reburn
John Hutton	RBC Financial	
Lucy Iacovelli	KPMG LLP	
Rossi Jamieson	HIROC	
Pamela Jornacion	Everest Reinsurance - Company CDN Branch	
Farhan Karamat	Ernst & Young LLP	
John Kazek	Odyssey Reinsurance Company	
Rick Keeler	Munich Reinsurance Company of Canada	
Luzita Kennedy	KPMG LLP	
Darryl Korpan	The Co-operators	
Elaine Leung	FM Global	
Steve Li Chee MIng	Caisse Centrale De Réassurance (CCR)	
Gale Lockbaum	Arch Insurance	
Alice Lumley	Gore Mutual Insurance Company	
Tammara Lynch	Norfolk Mutual Insurance Co.	
Ellis Man	AIG Canada	
Tracy Mann	Economical Insurance	
Melissa Marcoux	Wabisa Mutual Insurance Company	Rob McColeman
Laurie Markus	Deloitte LLP	
Teresa Martin	North Blenheim Mutual Insurance Company	
Chris Mathe	RSA Canada	
Shannon McLaughlin	Ernst & Young LLP	
Jossie Monteiro	Echelon General Insurance Co	
Antonietta Montisano	RSA Canada	
Sunil Motwani	Liberty International Underwriters Canada	
Bob Nielson	The Commonwell Mutual Insurance Group	Eileen Nielson

A 'who's who' of attendees

Delegate Name	Company	Non-Delegate
Lilien Occchiuzzi	Aviva Canada	
Gillian O'Connell	Johnson Inc	
Kaileigh Osburn	Gore Mutual Insurance Company	
Dave Paterson	Ayr Mutual	
Doug Pedden	Portage Mutual Insurance Co.	
Annette Pohle	PwC LLP	
Katy Poon	The Boiler Inspection and Insurance Co of Canada	
Traci Radford	West Wawanosh Mutual Insurance Company	
Sydney Richardson	PwC LLP	
Patti Ristich	R2 communications inc.	
Rick Rowsell	Johnson Inc	
Vic Sangha	Stewart Title Guaranty Company	
Andrea Schaefer	Hay Mutual Insurance Company	
Sharon Schweda	PwC LLP	
Adrian Serge	Marsh Canada	
Akif Siddiqui	PwC LLP	
Daniel Singer	PwC LLP	
Stephen Smith	KPMG LLP	
Jennifer Spicer	The Kings Mutual Insurance Company	
Deborah Squire	Oxford Mutual Insurance	
Umair Suria	Kanetix Ltd.	
Jason Swales	PwC LLP	
Glenn Taylor	RBC Insurance	
Gloria Thomas	Halwell Mutual Insurance Company	Manny Matias
Irene Van De Walle	Tradition Mutual Insurance Company	Morris Van De Walle
Linda Vennard	AMA Insurance	
Bob Waterworth	KPMG LLP	
Shaoyun Wen	The Boiler Inspection & Insurance Company of Canada	
Heather Wheaton	Mennonite Mutual Insurance Co (Alberta) Ltd	Geoff Wheaton
Scott Wheeler	RSA Insurance Group	
Donna White	Hamilton Township Mutual Insurance	
Nicole White	Deloitte LLP	
Lisa White	Dufferin Mutual Insurance	
Ron Wilson	Trillium Mutual	Debby Wilson
Jennifer Woloschuk	Saskatchewan Mutual Insurance Company	James Woloschuk
Karen Woodfield	Consultant	
Lindsay Zehr	South Easthope Mutual Insurance Company	Brett Zehr
Cathy Zhuang	OSBIE	

NOTES

How many conferences have you attended?

2013	Montreal, QC	Lilien Occhiuzzi	Aviva Canada
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.
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'Estrel	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.

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