



A NEW UNDERSTANDING



Chantal Hébert



*Canadian
Living Benefits
Seminar*

October 18 - 2018
Mississauga Convention Centre

A NEW UNDERSTANDING

7:30 – 8:15 AM REGISTRATION & NETWORKING BREAKFAST HALL D ~ FOYER

Sponsored by: *SCOR Global Life*

8:15 – 8:30 AM WELCOME REMARKS HALL D

Martin Houle, CLBS Chair 2018 - 2019

8:30 – 9:30 AM KEYNOTE ADDRESS: **CHANTAL HÉBERT** HALL D

UNDERSTANDING OUR CHANGING POLITICAL LANDSCAPE

Our rousing 2018 opening session features Canada's foremost national affairs writer ... **CHANTAL HÉBERT!** An outstanding career journalist and author, she is national affairs writer with *The Toronto Star*, an ongoing guest-columnist with *L'actualité*, and weekly participant in the *AT ISSUE Panel* on CBC TV's news *The National*. As one of the most highly respected political commentators in this country, Chantal gives us her unique perspective on what is making news across this country, examining recent developments to give us a new understanding of our changing political landscape and just how these changes are impacting Canadians and the Canadian insurance industry.

9:30 – 10:00 AM NETWORKING BREAK Foyer

Sponsored by: *PartnerRe*

10:00 – 11:00 AM MAINSTAGE PRESENTATION HALL D

TECHNOLOGY AND INNOVATIONS IN INSURANCE: ADAPTING TO EMERGING MARKET REALITIES



John Carinci, VP
Head, Operations &
Client Experience
RBC Insurance



Simon Chan
Head Corporate Innovation
Thought Leadership
Communitech



Ian Jeffrey
Co-founder
Chief Executive Officer
Breathe Life



Moderated by:
David Baker

The pace of innovation continues to accelerate. New ventures, and established players alike, are bringing new processes, products and services to market to keep up with the continuously evolving needs of their customers, while forging their way ahead of the competition. In this session, innovators from the insurance industry will share what's needed to make innovation, small and large, a reality for you and your company.

11:00 AM - 12 Noon MORNING BREAKOUT SESSIONS

#1 ~ Breakout

HALL E

CLHIA CI DEFINITIONS UPDATE: MISSION POSSIBLE! HOW DID WE GET THERE?



Jennifer Miller, BScN
Director, Underwriting
SCOR Global Life

Ethan Lyn, MD
Assistant Medical Director, Medical Board 2W
Great-West Life

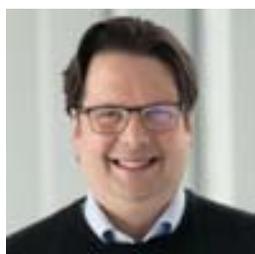


Engage with our two presenters as they reveal the recent updates to the CLHIA Benchmark Definitions for Critical Illness. Hear in-depth discussion about the impacts of key definitions and how they are affecting our products and industry practices. (This Breakout session REPEATS @ 2:00 – 3:00 PM in HALL F)

#2 ~ Breakout

HALL F

LTCI: KNOWLEDGE BARRIERS, RISK PERCEPTIONS AND ADVERSE SELECTION



Pierre-Carl Michaud, Professor, Applied Economics, HEC Montréal
IA Research Chair, Economic Consequences of Demographic Change

In developed countries, the ageing population with a need for Long Term Care, along with the ability of financing it, is becoming a reality. Long-Term Care insurance, therefore, should be the solution ... so why is this living benefit coverage not more popular?

A team of researchers took a closer look at the Canadian market to gain a better understanding of the reasons for the low uptake rate of long-term care insurance, in spite of substantial residual out of pocket financial risk. They are ready to share their survey findings with us.

#3 ~ Breakout

HALL G

CHALLENGING CLAIMS: TO PAY? OR NOT TO PAY? THAT IS THE QUESTION!



Gaffray Marion
Director,
LB Claims
Great-West Life

Disability insurance by its very nature has many subjective components. While an insured may have a medical condition that causes them some limitation, depending on their occupation and duties, those limitations may, or may not, render them disabled, according to the definitions in their contract.



Aurora Hollo, MD
VP & Medical
Manager,
Swiss Re

Similarly, Critical Illness definitions and medical treatments have evolved over the 20 plus years this product has been available in Canada. A condition that appears on the surface to entitle an insured to CI benefits, may not meet policy definitions, resulting in a negative perception to policyholders, health care providers and the insurance buying public.

Join Gaffray Marion and Dr. Aurora Hollo for an interactive session exploring the world of DI and CI claims and the challenges they can

12 Noon – 12:15

RECEPTION

FOYER D

Please joins us for a pre-luncheon CLBS Hosted Networking Reception

12:15 – 1:00 PM

NETWORKING LUNCHEON

HALL D

Sponsored by: RGA

1:00 – 2:00 PM

MAINSTAGE PRESENTATION

HALL D

THE WOMEN OF INFLUENCE IN THE INSURANCE INDUSTRY

Our panel brings together three of the most respected and powerful women executives in the life and health insurance industry for an informal, no-holds-barred, free-ranging discussion. THE LIFE & HEALTH INDUSTRY VIEW ... only better!



Cathy Preston, VP
Individual Markets
RBC Insurance



Nancy Russell, Senior VP
Chief Internal Auditor
Great-West Lifeco.



Patricia Ziegler, President
& COO - CONTINUUM Financial
Centres & Structured Settlements

Moderated by:
Nathalie Racco, SCOR



2:00 – 3:00 PM

AFTERNOON BREAKOUT SESSIONS

#4 Breakout

HALL G

DI: KEY ISSUES FACING THE INDUSTRY, ADVISORS & HO RELATIONSHIPS ... IT'S COMPLICATED



Micheline Varas, BA, RHU, RFC, EPC, GBDS
Senior Vice President, Living Benefits
Senior Partner, Customplan Financial

Russell Shaw, BA
Director, Individual Underwriting
RBC Insurance



The relationship between an advisor and an insurance company head office can be a complicated one. In this session, we'll be in conversation with Micheline Varas and Russell Shaw to explore the highs and lows of the sales and underwriting relationship and why in the end, a healthy and respectful rapport can benefit advisors, underwriters, insurance companies and our industry as a whole. In the famous words of Rodney King, "why can't we all just get along"? This will be an interactive session and the audience will be invited to share their underwriting/sales relationship experiences as well.

#5 Breakout

HALL E

IMPACTS OF MARIJUANA ON INSURANCE



Dr. Bruce Empringham
VP & Medical Director, Great-West Life, London Life, Canada Life

With the legalization of marijuana, Canadian society will feel the impacts of marijuana both on a personal and a medical level, and of course, insurers will be impacted as well. With limited information available about the risks and benefits of marijuana, we are in the midst of embarking on a new path as a country. Insurers will need to understand how this evolution is impacting its clients, along with the risks and benefits that marijuana brings to the table. It will be many years before the true impacts are fully known. We will look at the evidence, as it exists now, via some early findings in Canada from the legalization process and focus on what the industry is doing to prepare.

#6 Breakout

HALL F

CLHIA CI DEFINITIONS UPDATE: MISSION POSSIBLE! HOW DID WE GET THERE?

Repeat Presentation: **Jennifer Miller**, SCOR & **Dr. Ethan Lyn**, Great-West Life

3:00 – 3:15 PM

NETWORKING BREAK

FOYER D

Sponsored by: *Swiss Re*

3:15 – 4:15 PM

MAINSTAGE PRESENTATION

HALL D

THE EXECUTIVE PANEL:

THE FUTURE OF CI ... WHERE TO FROM HERE?

Moderated by:
Dan Barry, Manulife



Karen Cutler, VP
Chief Underwriter
Manulife



Mark Lombardo, VP
Global Actuarial Group
Munich Re



Emile Elefteriadis, Senior Vice President
Head, Life & Health Products, Canada
Swiss Re



Critical Illness Insurance has been sold in Canada for about 20 years. Has CI lived up to our initial sales expectations? How does our market compare to other countries? How should the industry address issues such as genetic testing legislation, medical advancements, fully guaranteed premiums, and fixed definitions?

Our industry experts will discuss these questions and other challenges and opportunities in the Canadian CI marketplace during this thought-provoking mainstage session!

4:15 – 4:30 PM

CLOSING REMARKS

HALL D

Martin Houle, CLBS Chair 2018 - 2019

Audio Visual Production and associated services

Sponsored by: *Munich Re*

*Canadian Living Benefits Seminar extends sincere thanks to our 2018 & 2019 Program Sponsors...
Through their generosity we are enabled to present the only event in Canada dedicated to Living Benefits*

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Best Doctors ~ Teladoc Health	Dynacare Insurance Solutions	ExamOne	The Great-West Life Assurance Company	
London Life	Canada Life	Hannover Re	Hunter McCorquodale	
	RBC Insurance	TD Insurance		

See you next year at CLBS 2019 – A Half-Day Seminar scheduled for Wednesday, October 9th
Hosted at RBC's Meadowvale Conference Centre
Visit www.living-benefits.ca in late summer 2019 for developing Program information & Registration

DAVID BAKER

David has been part of the insurance industry for more than 25 years in a range of roles. The majority of his time has been devoted to product management where he has been accountable for the retail product shelf of some of Canada's largest insurers. He also spent time co-chairing the CLHIA working group on critical illness benchmark definitions. When he's not trying to figure out the next great product evolution, he enjoys spending his time outdoors, hiking a good trail or pedaling down a quiet country road.

DAN BARRY

Dan Barry is AVP & Pricing Officer for Individual Insurance at Manulife. He started working for Manulife at the age of 18 while he was a co-op student at the University of Waterloo. Since then, he has progressed through roles of increasing responsibility in Pricing and Valuation for Investment Products and Insurance. He is also interested in the recruitment and development of future actuaries and plays a leadership role in Manulife's Actuarial Development Program. Dan lives in Waterloo and spends his weekends pursuing his passion for skiing, white-water kayaking, and fishing.

JOHN CARINCI

As Head of Operations, John has overall responsibility for RBC Insurance's core operations inclusive of underwriting & new business, claims, creditor operations, key partnerships, reinsurance, and operational effectiveness. Prior to his current role, he was VP, Group and Business Markets, and was responsible for the overall strategy, profitability, pricing, product development, and management of both the Group Life & Health and Pension Plan De-Risking businesses at RBC Insurance.

Since joining RBC in 1998, John has worked across all five business platforms. He held a number of front-line and sales roles in Canadian Banking, including Senior Account Manager for high net worth individuals. John participated in the Graduate Leadership Program at RBC with rotations in Group Risk Management and in Wealth Management. In 2009 and 2010, he also worked at RBC Capital Markets in New York City in the U.S. Municipal Finance business.

After moving to RBC Insurance in June of 2010, John led the development and launch of Group Benefit Solutions in 2013, bringing health and dental coverage to small and medium sized businesses across Canada and becoming the first new entrant in 30 years. RBCI quickly became the fastest growing Group carrier in the country moving up from 16th place to seventh in the *under 200 life* Group market share rankings in just three short years. He also oversaw RBCI's market share growth in the pension plan de-risking business climb from fourth place in 2016 to second by the midway point of 2017.

John holds a Bachelor of Commerce from the University of Toronto and an MBA from the Rotman School of Management and has been recently named as one of Canada's influential thought leaders in the insurance industry. In 2018, he was also named as one of Canada's top 20 innovators and leaders in the financial services industry by the Insurance & Investment Journal. Outside of work, John enjoys spending time with his wife, Natasha, and their two young children.

SIMON CHAN

Simon is currently Head of Corporate Innovation Thought Leadership at Communitech which is a private-public innovation hub in Kitchener Waterloo that supports a community of 1400 companies from startups, to scale-ups

to large global players. He is responsible for acting as Communitech's thought leader in corporate innovation and working with corporate clients to leverage the Kitchener Waterloo and global tech ecosystem.

Prior to joining Communitech, he was Assistant Vice President, Strategic Initiatives for Manulife Financial where he was responsible for strategic planning and development for the Insurance and Investment businesses as well as leading the digital solutions, advisor experience and regulatory and public affairs. He has worked in the financial services industry for 20 years and has a diverse background in banking, investment management, and group pension/benefits where he has held a variety of senior positions in strategy, product, business development, operations, and project management.

Simon holds an MBA from Wilfrid Laurier University, is a CFP (Certified Financial Planner), and PMP (Project Management Professional).

KAREN CUTLER

Karen Cutler, MBA, FALU, FLMI is Vice President and Chief Underwriter for Manulife's Retail and Affinity Markets in Canada, joined Manulife in 2006. Prior to that, Karen was Chief Underwriter for Swiss Re's Canadian and Caribbean markets and has also worked extensively in the US market. During her career, Karen has led and participated in global projects, in the direct and reinsurance markets, to develop underwriting systems, rules engines, underwriting manuals and new business practices and procedures, in order to improve the underwriting process for consumers and advisors. Karen currently leads a team of 120 highly motivated underwriting professionals and medical staff, including a team responsible for research and innovation in mortality, morbidity and technical underwriting management. Karen and her team are recognized for their underwriting skills and for leading the Canadian industry in underwriting innovative underwriting philosophy. Her passion lies in developing new approaches to underwriting and risk management. Karen is also a member of Manulife's Global Technical Underwriting Committee, the Underwriting and Claims Risk committee and helped organize the inaugural Insurance Product Innovation Forum in 2015.

Active in the industry, Karen is Past-Chair of the Canadian Reinsurance Conference and has participated in many industry committees such as the ALU Forum and Canadian Institute of Underwriters. As an active member of the CLHIA's Committee on Underwriting Issues she participates in meetings with regulators and special interest groups. Karen has spoken at numerous industry events such as the AHOU, CIU, CIA, CRC and CALU. She was also recognized as one of Canada's 50 Most Influential Women by the Insurance and Investment Journal in August 2014.

Outside of work, Karen spends time with her family which includes her husband, 3 kids and 2 step kids, their significant others and 3 grandkids. She enjoys cooking, a nice bottle of wine and the occasional martini. She's also involved with the Toronto Santa Clause parade as a Celebrity Clown and helps organize the clown event for the parade.

EMILE ELEFTERIADIS

Emile Elefteriadis is Senior Vice President, Head of L&H Products, Canada & English Caribbean, where he leads a high performance and dedicated team of pricing actuaries. Emile and team are responsible for supporting Swiss Re's profitable growth in one of the largest and most dynamic life reinsurance markets in the world through strong pricing discipline, sound reinsurance structures, and bespoke product development assistance for valued clients.

Emile joined the Swiss Re family in 1996 with its acquisition of the former Mercantile and General Re and was one of the pioneers and thought leaders behind Critical Illness insurance in Canada, leading the actuarial development for M&G Re in 1994. Emile has worked in new business origination throughout his career at Swiss Re including in force transactions.

Prior to Swiss Re, Emile worked for a direct insurer working in valuation, asset liability management, and direct marketing.

Emile is very active in the Canadian Institute Actuaries (CIA), speaking frequently at meetings and leading or contributing to various committee sections. His most recent projects include leading the development of the Canadian Stand-alone Critical Illness tables, and the establishment of the first ever Canadian Critical Illness experience study.

He was also a lead contributor for the 2017 CIA paper on selective lapses. His expertise was recently sought by the Canadian Life & Health Insurance Association in the development of estimates on the impact of a ban on the use of genetic testing on life and critical illness insurance.

Emile is a graduate of the University of Toronto (1987) where he has a Specialist degree in Actuarial Science with a major in Statistics and a minor in Economics. He obtained his Fellowships in the Canadian Institute of Actuaries and the Society of Actuaries in 1993.

Emile is married with two children. His current technical research interests relate to nutrition and its impact on mortality and morbidity as well as wearable technology and algorithm development.

BRUCE EMPRINGHAM

Dr. Bruce Empringham graduated in Medicine from Queen's University and completed his family practice residency at McMaster University. After four years in North Bay Ontario, he took a job as Assistant Medical Director at London Life in 1991. As the companies have grown, so too has his role and he is now responsible for Life and Living Benefits, medical underwriting and medical claims assessment in his role as Vice President and Medical Director for London Life, GWL and Canada Life.

Dr. Empringham has remained active in the insurance industry in North America as past chair of several organizations (Past President – CLIMOA, Past Chair – Board of Insurance Medicine) and is also active on a number of industry and legislative fronts.

CHANTAL HÉBERT

Ms. Hébert began her career in Toronto as a reporter for the regional newsroom of Radio-Canada in 1975 before moving on to Parliament Hill for Radio-Canada. She has served as parliamentary bureau chief for *Le Devoir* and *La Presse*.

Ms. Hébert is a graduate of Glendon College, York University. She is a Senior Fellow of Massey College at the University of Toronto and holds honorary doctorates from Bishop's, York University, the University of Western Ontario and Concordia University.

She is a recipient of two Asia-Pacific media fellowships (Malaysia and Japan). She is the 2005 recipient of the APEX Public Service Award.

In 2006, she received the Hy Solomon award for excellence in journalism and public policy, as well as York University's Pinnacle Achievement Bryden Alumni award. Ms. Hébert's second book titled *The Morning After* was published in September 2014. In 2014 she won a National Magazine Award (gold) for her political column in *L'actualité*.

Ms. Hébert is an officer of the Order of Canada.

AURORA HOLLO

Dr. Aurora Hollo obtained her medical degree in Romania, specializing in Infectious Diseases and Epidemiology, and practicing in primary care for 14 years. After relocating to Canada, she began working as a medical consultant and later became one of the Medical Directors at Manulife Financial in Canada gaining 16 years of experience in Life, Critical Illness and Disability Insurance.

Currently, Dr. Hollo is Vice President and Medical Manager at Swiss Re.

Dr. Hollo has been an active member of AAIM and MMDA and a number of professional underwriting associations. Following her service on the Executive, she is also currently President of CLIMOA for 2018-2019.

Dr. Hollo is dedicated to coaching and mentoring underwriters as well as actively participating and presenting at numerous industry events.

IAN JEFFREY

Ian Jeffrey is Co-founder and CEO of Breathe Life, an InsurTech startup focused on reinventing the way life insurance is sold and purchased. He has been a marketer and entrepreneur in Montreal and Silicon Valley since 2001. He is also a Startup Advisor and an Angel Investor.

In 2016, Ian was named General Manager of Safe Identity at Intel after the acquisition of PasswordBox.

In 2015, he Co-Founded MTLinTECH.

In 2014, he joined PasswordBox to lead the growth and acquisition team.

In 2011, Ian Co-Founded FounderFuel, the first Canadian mentor-driven accelerator for early stage web and mobile startups. There he made 45 investments in 36 months.

In 2009, he launched Wink, a mobile service that lets users create photobooth-style prints directly from their iPhone using photos from Shutterly, Flickr and Facebook.

In 2006, he launched Radar (the first mobile photo sharing social network) and scaled it to over 1M users in 12 months. Radar was acquired by Shutterfly in 2009.

In 2002, he was half of the two-man team behind Nomad, a non-traditional Street Marketing Agency. Specialized in word-of-mouth marketing and insight generation, Nomad clients included Nike, Coca-Cola and McDonald's.

In 2000, Co-Founded Tistik, a non-profit organization with a mission to provide exposure to unknown music artists. Featuring predominantly local talent, Tistik events also occasionally featured musicians from around the world.

MARK LOMBARDO

Mark is Vice President of Munich Re's Global Actuarial Consulting Group. He is responsible for developing and executing key projects for Canadian, North American, and global Life operations.

Mark is currently the lead researcher for the Society of Actuaries' project to quantify the policy cost of asymmetrical information between an applicant and insurance company when genetic testing and family history information is excluded from the underwriting process.

He is also a member of Munich Re's Genomics Topic Network, a multi-disciplinary and global group assessing how recent and future expected scientific developments on genomics impact the Life and Health insurance industry.

ETHAN LYN

Dr. Ethan Lyn graduated in Medicine from the University of Cambridge in the United Kingdom in 1982. He undertook postgraduate training in Internal Medicine (MRCP, 1986), Clinical (Radiation and Medical) Oncology (FRCR, 1992) and a period in research investigating the kinetics of lung cancer and novel radiation fractionation regimes.

Dr Lyn was appointed Consultant in Clinical Oncology at the Mount Vernon Centre for Cancer Treatment, Northwood, UK in 1996 where he specialised in lung cancer and lymphoma and also developed an interest in implementation of new technology in radiotherapy and quality assurance of radiotherapy in clinical trials.

Dr. Lyn has given many presentations at national and international meetings, including invited lectures, been a member of Trial Management Groups for clinical trials and been a consultant to pharmaceutical companies.

Dr. Lyn relocated to CancerCare Manitoba in September 2009 and was Head of Radiation Oncology and Director of the Radiation Oncology Program from 2010 – 2012. He joined the Medical Board, Individual Insurance, of the Great West Life Assurance Company, part-time, in April, 2014, and became full-time in December of 2014.

GAFFRAY MARION

Gaffray Marion is Director, LB Claims, Individual Insurance for Great-West Life. Beginning his industry career with GWL nearly 20 years ago, for the past 3 years Gaffray has been responsible for Living Benefit claims.

He and his team of 50 staff members handle thousands of new claims every year for DI, CI and waiver of premium for Great-West Life, Canada Life and London Life.

Gaffray is a graduate (BED) of the University of St. Boniface, Winnipeg, MB. He holds the insurance industry designations, ACS, AIAA, FLHC.

A frequent speaker at industry events, Gaffray has participated in a number of industry related committees, including on the executive of the Canadian Living Benefits Seminar. He is also currently on the claims conference committee for the CLHIA.

PIERRE-CARL MICHAUD

Pierre-Carl Michaud is Professor of Economics at the Applied Economics Department of HEC Montreal, Research Associate of the Aging Research Program of the National Bureau of Economic Research (NBER) and Adjunct Economist at the RAND Corporation.

He holds the *Industrial Alliance* Research Chair on the Economics of Demographic Change and is Director of the Retirement and Savings Institute at HEC Montreal. His research aims to understand life-cycle behavior along a number of dimensions including savings, insurance and pensions as well as health investments and the economic consequences of demographic change.

Professor Michaud has received funding from numerous organizations for this work and his research is published in top international journals in economics, demography and public health.

In 2018, he received the Marcel Dagenais prize from the Société Canadienne de Sciences Économiques.

JENNIFER MILLER

Jennifer began her underwriting career almost 22 years ago at London Life, and has since worked for Manulife, Great West Life, Sun Life and LogiQ3 prior to joining SCOR in 2015. Prior, Jennifer graduated from the University of Western Ontario in 1996 with her BScN, beginning her career as an NICU (neonatal intensive care) nurse.

Over the course of her underwriting career, Jennifer has developed and implemented several underwriting audit programs for both internal and external use, in addition to several underwriting training programs for both Life and Critical Illness. She has underwritten for international markets, and has significant experience in Caribbean markets, in addition to older age and large case underwriting. Jennifer underwrites Structured Settlements, in addition to both life and critical illness products. She also has extensive experience in underwriting manual development and implementation.

Jennifer currently works remotely, from her home in Ingersoll, Ontario, Canada. Outside of her underwriting life, she enjoys family time with her husband and two growing boys, particularly travelling with them and at their little lake home.

CATHY PRESTON

As Vice President of Individual Markets, Cathy leads a team that is accountable for revenue growth, cost containment, profitability, product development, pricing, marketing and strategies for Individual Life, Health, Wealth & Travel.

Cathy started at RBC Insurance in 2004 as the Director of Travel Actuarial leading a team of actuaries. At the beginning of 2005, she was transferred to Head the Product Pricing for all lines across the RBC Life and Health Company.

She took over the role of Head of Life Product and Pricing in 2007 before moving to her current role in late 2009. She brings a wealth of insurance knowledge and experience to RBC Insurance. Prior to joining our company, Cathy held various leadership roles in life, pension and health benefits consulting.

Cathy is a graduate from University of Waterloo and has a bachelor of mathematics from the University of Waterloo. She is also a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries.

Cathy enjoys skiing, tennis and golfing in her spare time. Cathy is also an advocate for the Arthritis Research Foundation and Mental Health.

NATHALIE RACCO

Nathalie Racco moved back to Canada three years ago and joined SCOR Global Life Canada as a Senior Underwriting Consultant where she is responsible for case assessments for facultative underwriting of English and French cases reviewing mortality and morbidity risks.

Prior to joining SCOR, Nathalie worked abroad for Swiss Re as a Long-Term Care Underwriting expert.

Having spent seven years in Switzerland has given Nathalie a diverse and unique view of underwriting practices in Europe.

She also gained extensive experience developing new underwriting manuals for specific products such as Long-Term Care, and was part of an innovation team with mandates to launch new products across Europe.

Nathalie is familiar with the North American insurance market as she originally started her career back in Toronto in 1994, held different leading roles in claims, underwriting Life, Critical illness, Long Term Care products for some direct companies: Norwich Union and Sunlife.

She is the co-author of some articles: in the Millbank Quarterly: “Long Term Care Financing: Lessons from France and On the Risk: “Human bodies enhancement: opportunity or concern for underwriting?”

When Nathalie is not working, she enjoys training and participating in triathlon, trail races and try to get the whole family involved. Her favorite motto is: *The greatest risk of all, is the risk of riskless living. (Stephen Covey)*

NANCY RUSSELL

Nancy Russell is the Senior Vice-President, Chief Internal Auditor, Great-West Lifeco. As the Chief Internal Auditor, Nancy provides direction to the Internal Audit function in addressing the primary objective of assisting the Boards of Directors, through the Audit Committees, in carrying out their corporate governance responsibilities as well as assisting members of Great-West Lifeco Inc. and its subsidiaries (the Companies) in the achievement of their goals and objectives in a way which is adequately controlled and effectively managed.

Nancy began her career with London Life as Manager of Internal Audit in 1999. Other roles she has held since that time include Senior Vice-President/Chief Compliance Officer, Great-West Lifeco; Senior Vice-President of New Business, Individual Insurance for London Life, Great-West Life and Canada Life; Vice-President and Chief Operating Officer for Quadrus Investment Services Ltd (a mutual fund dealer firm and subsidiary company of London Life and Great-West Life); Vice-President, Internal Audit, responsible for the audit of the companies’ European and Reinsurance operations; and Leader of New Business, Client Service and Claims in the Individual Life Operations area.

Nancy obtained her Honours B. Comm. from Queen’s University in Kingston, Ontario. She obtained her Chartered Accountant’s designation in 1991; Certified Anti-Money Laundering Specialist (CAMS) in 2015 and Certified Compliance & Ethics Professional (CCEP) in 2016.

RUSSELL SHAW

As the Director of Individual Underwriting, Russell Shaw is responsible for the risk decisions and operations for RBC Insurance’s individual life and health business.

Like many professionals in the insurance industry, underwriting was not his first career choice. After graduating from the University of Toronto with a Bachelor’s degree in Criminology, Russ worked with “youthful offenders” at a detention and custody facility, with a longer-term vision of pursuing a career in the field of probation and ultimately law school.

Four years later, he found himself pining for new challenges and in 1998, took a job as an underwriting trainee with Paul Revere/Provident, now RBC Insurance. He has occupied several roles within the RBCI organization in Underwriting, Corporate Underwriting, “subject matter expert” for a large-scale project, and most recently, Underwriting Director.

Russ is active in the underwriting community and a past board member of the Canadian Institute of Underwriters and the Canadian Association of Living Benefits Underwriters. He is a current member of the Canadian Living Benefits Seminar executive committee.

As this may not have been Russell’s initial career choice, given the opportunity to do it all over again, he would not change a thing. He is passionate about underwriting and passionate about the insurance business.

When he’s not working, Russ enjoys travelling, cycling and snowboarding.

MICHELINE VARAS

Micheline joined Customplan Financial in 1994 where she is both a Senior Partner and an independent advisor. Micheline works in conjunction with several insurers and their respective underwriters and is a consulting resource to financial advisors, large institutions and individual and corporate clients. She has grown her practice and that of others by specializing in collaborative work opportunities. Her focus is to structure and deliver creative, cost and tax effective risk mitigation solutions and concepts.

Micheline's extensive experience in Living Benefits enabled her to be the first recipient of the GBDS (Group Benefits Disability Specialist) designation in Canada, and one of the founding moderators for the Canadian Initiative for Elder Planning Studies. She currently heads Customplan's Living Benefits' Division.

A Top of the Table (MDRT) member, Micheline has many industry and non-industry publications, holds various training and educational events and has been a speaker at numerous international congresses (inclusive of The Million Dollar Round Table and Top of the Table conferences). In 2014 Micheline was named one of 50 Women of Influence in Canada's insurance industry.

PATRICIA ZIEGLER

Patricia holds the role of President & Chief Operating Officer, Continuum Financial Centres and Structured Settlements – a division of Financial Horizons Group, and has over 20 years of financial services experience. Since beginning her insurance career in a Prudential branch office in Stratford, she has since worked as a Sales Manager and Wholesaler for Canada Life Assurance Company, a Director for Gryphin Advantage Incorporated and held 4 senior leadership roles in New Business & Underwriting, Wholesale Distribution, Long-Term Care Insurance, and Marketing for Sun Life Financial before joining Financial Horizons Group in 2012.

Beyond her vast and considerable working experience, she has demonstrated an equally impressive commitment to professional development through industry recognized educational programs. Patricia holds the following designations: Chartered Health Specialist (CHS), Elder Planning Counselor (EPC), Fellow Life Management Institute (FLMI), Associate Customer Service (ACS), Associate Insurance Agency Administration (AIAA), and Associate Reinsurance Administration (ARA). She has also earned a Masters Business Administration (MBA), Bachelor of Arts (BA), and Advanced Diploma of Business Administration (AdBA); all while holding an active Life and Health/Accident Insurance license.

Patricia received the CEO Award of Excellence for Sun Life Financial (2008), and has twice been named one of Canada's 50 most influential women in insurance (2014 distinction in both Quebec and the rest of Canada).

She has been quoted in numerous publications, including: The Canadian Business Journal, The Insurance and Investment Journal, Legacy Giving, and Motivated magazine. As a result of her experience, she has become well known for her work in leading organizations through change and culture shifts by engaging employees. The topic of change is also prominent in Patricia's first published book: *The Tingle Effect: Perspectives on Work and Life*. The Tingle Effect is a must-read for anyone entering a period of change in their life or looking to take control of their life path. It has been nominated for Best Self-Help book, Best Coffee Table book, and Best Cover, and won the silver award for Best Self Help.

Some of her notable involvements include: Board member for Drayton Entertainment (2014-Present), TFAAC Board member for Advocis National (2018-Present), Past-President for the Golden Triangle Advocis Board of Directors (2014 and 2015), Governance Board of Directors for APEXA (2015-2017) and past Board member for the Hospice of Waterloo (2012-2015).

She is also an active member of the Catholic Women's League of Canada; an Extraordinary minister who provides communion to her Parish, as well as to the terminally ill at Grand River and Freeport Hospitals; and an active member of Advocis (the Financial Advisors Association of Canada), GAMA Canada (the General Agents and Managers Association), an Affiliate member of GAMA USA, and an active member of The Institute for Advanced Financial Education.

Patricia has been a lifelong step dancer and enjoys skiing, paddle-boarding and playing golf, fiddle, piano and thrills to the challenge of mastering something new while connecting with others. She is married, resides in Kitchener, has 2 young daughters, and always finds the time to give back to the community.

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