



CANADIAN INSTITUTE OF UNDERWRITERS
ANNUAL GENERAL MEETING
2018

BE THE CHANGE YOU WANT TO SEE
.... EVOLVE AND TRANSFORM

JUNE 3-4-5 – TORONTO MARRIOTT BLOOR – YORKVILLE HOTEL

Welcome to the Canadian Institute of Underwriters' 2018 Annual General Meeting and thank you for joining us back in the heart of Toronto!

What a year we have had! In the fall of 2017, CIU was able to host another successful, well-received webinar offering a unique opportunity in connecting more than 250 of our members to education. In early 2018, CIU's Program Committee hosted an exceptional two-day Winter Education session.

As we continue to experience revisions to our Canadian laws, along with the challenges of keeping pace with innovations in technology, these many changes have had a direct effect on us and the environment in which we all operate. So CIU chose as this year's theme: *Be the Change you Want to See ... Evolve and Transform.*

Our sector's evolution and transformation also challenged your CIU Executive team to action -- they have worked most enthusiastically to bring you a fabulous AGM program, touching on some of the most relevant issues facing our industry today. I feel privileged to have worked alongside such a dynamic team of professionals. On behalf of our association, I extend heartfelt thanks to each and every one of you – what a team!

Our thanks also to our guest speakers for presenting on these topical issues, to the many companies who have supported the efforts of our Executive and Program Committee, and to our CIU members for their participation via education. And to our valued Sponsors – we cannot do it without you!

I look forward to connecting with all of you over the course of this year's AGM. My team and I are excited to meet you all in the Forest Hill Ballroom for our Monday evening Gala event – which will transform you! – and at our Tuesday EXPO Showcase ... and during the many networking opportunities offered throughout our 2018 program!

Sincerely,

Susan Hutchison

Susan Hutchison, FALU, FLMI, FLHC, ACS ~ CIU Chair 2017-2018
Vice President of Underwriting and Chief Underwriter, PartnerRe
Susan.Hutchison@partnerre.com



*On the Occasion
Of the
Canadian Institute of Underwriters'
Annual General Meeting
June 3 – 4 – 5, 2018
Toronto, Ontario*

*It is the intent of the
Canadian Institute of Underwriters
that its member companies, and their employees,
must at all times comply with both
the letter and the spirit of anti-trust and competition laws.*

*Broadly stated, these laws prohibit any activities
that might lessen desirable competition
among insurance companies.*

*This meeting is not intended to permit
the formulation of any agreement,
expressed or implied,
which would in any way
restrict competition.*

~ ~ ~ ~ ~

CANADIAN INSTITUTE OF UNDERWRITERS
2018 ANNUAL GENERAL MEETING

Sunday, June 3rd, 2018 Forest Hill Foyer ~ 1st Floor
5:00 – 7:00 PM On-site Registration Opens
Yorkville Room ~ Welcome Reception

CIU AGM ~ DAY 1

Monday, June 4th, 2018 Forest Hill Foyer ~ 1st Floor
7:45 – 8:30 AM Delegates' Registration & Breakfast
'By Invitation Only' FALUs' Breakfast: Rosedale Room

8:30 – 9:00 AM Forest Hill Ballroom
Opening Ceremony Events
National Anthems KIRK LACKENBAUER
Welcome Remarks SUSAN HUTCHISON CIU CHAIR 2018
New FALUs' Awards Ceremony & Presentation
JENNIFER JOHNSON ALU PRESIDENT

9:00 – 10:00 AM Forest Hill Ballroom Keynote Presentation

SEEING THE FOREST AND THE TREES:

SURVIVING AND THRIVING IN THE COMING DATA BOOM

NORA YOUNG CREATOR & HOST, CBC RADIO'S SPARK

As individuals, we're generating more data all the time about our movements, habits, and tastes. You may be doing it now: registering 'likes' on Facebook, tracking your runs with a GPS-enabled monitor, logging your spending with a personal finance app. You may not even know you're doing it, but the simple act of using digital tools, such as e-readers, creates information about how you're reading. We're on the cusp of a Data Boom, a new era in information, fueled by our digital devices. It will offer new personal insights, open opportunities for new services, and change the nature of our cities and communities. The Data Boom has the power to make our personal lives and communities better, but it also carries tremendous privacy risks. Drawing on her book, and her experience Nora explains how this Data Boom will change society, and what it means for individuals, businesses, and communities. Nora's talk is an ideal, insightful and entertaining guide as we look to plan strategically for a changing world, seeking a big-picture look at top trends defining our world right now, and for the years ahead.

10:00 – 10:30 AM Forest Hill Foyer Networking Break

10:30 – 11:15 AM Forest Hill Ballroom Main Stage Presentation
MORTALITY CHANGES IN OLDER AGES

DR. RUBIN BECKER MANULIFE FINANCIAL

This talk will review the improvements in life expectancy in the past century, focusing on major conditions affecting life expectancy in the older population. Recognition of frailty and cognitive impairment in the older ages as it impacts our underwriting will also be discussed.

11:15 – 12:00 Noon Forest Hill Ballroom Main Stage Presentation
BEHAVIOURAL INSIGHTS IN ACTION

TIFFANY ZHANG SWISS RE

Behavioral Economics teaches us that customers are not the fully rational people that we (and they) often think they are. Instead, we are all affected by contextual factors that may seem irrelevant and go beyond the content of a message. Find out what we've been learning from more than 100 scientific trials to help insurers create tangible improvements across the insurance value chain.

12:00 – 2:00 PM SPONSOR NETWORKING ~ LUNCHEON BREAK

2:00 – 2:30 PM High Park Ballroom Foyer ~ 1st Floor

Coffee & Desserts back at the Marriott! Join us!

Breakout Sessions begin promptly @ 2:30 PM

2:30 – 3:15 PM Concurrent BREAKOUT SESSIONS

Rosedale Room

Breakout Session #1 LIFE UNDERWRITING AND PREDICTIVE ANALYTICS

REECE HODGSON & JUNE QUAH MUNICH RE

This session will provide an overview of predictive analytics and the motivation for using predictive analytics to solve problems the industry is facing today. We will discuss how life insurance companies are using data and predictive analytics to improve the customer journey, underwriting and risk selection. The panelists share insights on considerations such as privacy and regulatory concerns, as well as the challenges and keys to success in bringing analytics to life underwriting.

High Park I

Breakout Session #2 THE OPIOID EPIDEMIC: A CRISIS BY DESIGN

ROBERT PROFUMO, MD PARTNERRE

While we all know about the opioid crisis in the US and Canada, we still ask "how could this happen?" Dr Profumo outlines the active role pharmaceutical companies have played in creating this problem, and how physicians, multiple organizations and agencies contributed to the problem. He will also discuss what is being done about it right now, touching on how best we can underwrite applicants using opioids.

High Park II

Breakout Session #3 MULTIPLE SCLEROSIS UPDATE

RICHARD BRAUN, MD SCOR Global Life Americas

In his comprehensive presentation, Dr. Braun will review the epidemiology, etiology, diagnosis, and treatment along with morbidity and mortality implications associated with multiple sclerosis.

High Park III

Breakout Session #4 TREATIES: WHAT AN UNDERWRITER SHOULD KNOW

STEPHEN COOLEY PARTNERRE

How vital is the reinsurance treaty to the work we do every day? How familiar are you with the treaties that your company has? This presentation will talk about the importance of the reinsurance treaty, how it's constructed and pitfalls of a poorly written treaty.

3:15 – 3:30 PM

High Park Foyer

Networking Break

3:30 – 4:15 PM

ALL 4 BREAKOUT SESSIONS REPEAT

4:15 – 4:30 PM

Sessions Adjourn

4:30 – 6:30 PM

Forest Hill Ballroom

CIU SPECIAL EVENT ~ COCKTAIL RECEPTION ~ ENTERTAINMENT

Join us for a Magical Afternoon of Mega Magic with

International Award-Winning **Magician Mike D'Urzo**

PREPARE TO BE AMAZED!

Prizes, entertainment, and networking with your industry colleagues!

Your Free Evening begins at 6:30 PM. Explore the Bloor ~ Yorkville neighbourhood of Toronto! DAY 2 Tuesday, June 5th Programs begin at 7:30 AM with a Networking Breakfast.

CANADIAN INSTITUTE OF UNDERWRITERS
2018 ANNUAL GENERAL MEETING

CIU AGM ~ DAY 2

Tuesday, June 5th, 2018

High Park Ballroom ~ 1st Floor

7:30 – 8:15 AM

Registration ~ Networking Breakfast

EXPO Showcase ~ BINGO

8:15 – 8:30 AM

Forest Hill Ballroom ~ 1st Floor

Welcome ~ Opening Remarks ~

CIU Business Session

8:30 – 9:15 AM

Keynote: THE STATE OF THE INDUSTRY

SHARON B. SMITH SUN LIFE FINANCIAL

Sharon Smith shares her perspective on how technology and the changing needs of Canadian consumers are forcing our industry to evolve much quicker than we have in the past. She'll provide insights into how companies can meet those changing needs by incorporating underwriting rules engines, data and predictive analytics, wearables and selfies, and what this means for the future of underwriting.

9:15 – 9:45 AM

High Park Ballroom ~ 1st Floor Networking Break ~

EXPO Showcase ~ BINGO

9:45 – 10:30 AM

Forest Hill Ballroom

Main Stage Presentation

PERSONAL OMICS PROFILING: FROM THE GENOME ...TO THE
PHYSIOME ... AND EVERYTHING IN-BETWEEN

DR. NICO VAN ZYL HANNOVER RE

Personalized medicine is defined as a clinician's guide to individualized management of medical conditions incorporating genomic, clinical and environmental data to essentially assess risk and develop preventative and disease-management strategies for any given individual. The presentation aims to describe the current state of personalized medicine and will include a review of the more recent "omic" approaches that are being developed to allow complete characterization of the variation that exists between individuals, including Transcriptomics, Proteomics, Metabolomics and Microbiomics.

10:30 – 11:00 AM High Park Ballroom ~ 1st Floor Networking Break ~
EXPO Showcase ~ BINGO

11:00 – 12:00 Noon Forest Hill Ballroom Main Stage Presentation
THE FUTURE OF INSURANCE IS AI: ARTIFICIAL ... OR AUGMENTED?
BRIDGING THE BEST OF TECHNOLOGY WITH THE BEST OF HUMANITY
LANA NOVIKOVA HEARTBEAT AI

Drawing on her extensive background of research, studies and inventions, our speaker presents us with a balanced overview and perspective, delving into the current, overly-dramatized AI debate. Insights will include sharing with us information about the possibilities and immense potential of human-centric, or benevolent AI, as well as exploring the idea of Augmented Intelligence, when machines help humans to become even better at their work.

12:00 Noon – 1:15 PM High Park Ballroom
CIU Hosted Networking Luncheon
EXPO Showcase ~ BINGO FINALS

1:15 – 1:30 PM Draw Prizes! In the EXPO Hall

1:30 – 2:15 PM Forest Hill Ballroom Main Stage Presentation
INCREASING URBANIZATION – THE RISE OF URBAN DISORDERS
GEORGIANA PASCUTIU, MD RGA INTERNATIONAL

Dr. Pascutiu's presentation covers a history of urbanization and the background and development of trends, along with the consequences of urbanization and the health impacts. The session will also address the positive, well-being impact of urbanization and discuss these implications for the modern-day applicant.

2:15 – 3:15 PM Forest Hill Ballroom Main Stage Presentation
TRAIN YOUR BRAIN
BRIAN THWAITS

This entertaining presentation will give that three-pound organ inside your head an adjustment you'll never forget, demonstrating how learning to use your brain better significantly enhances the way you think, learn and communicate, with an immediate and powerful impact on just about *everything* you do personally and professionally!

3:15 – 3:30 PM

Forest Hill Ballroom

BRIGITTE MALLOZZI CIU CHAIR 2018 - 2019

Closing Remarks ~ Adjournment

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~A FINAL NOTE~

It is with great pleasure that I take up my position as your CIU Chair for the upcoming year. From a professional and personal development standpoint, being part of the CIU Executive this past year has enabled me to gain much appreciation for the hard work and dedication required in providing our member companies and associates with rewarding experiences.

I look forward to working with our new Executive team as we present webinars and conferences, setting new goals for success in providing these exciting educational opportunities to our membership.

We hope you enjoyed this year's meeting and were able to build on your industry expertise. From the state of the industry, to trends in underwriting, we continue to move forward in an ever-changing world of technology and evolution, finding new ways to help us achieve best practices and better results.

I extend a very special thank you to CIU's Executive, our sponsors, speakers and member companies for making this another great year where we came together to connect in learning more about how our industry is changing.

On behalf of the CIU Executive, please mark your calendars for CIU's 2019 AGM, which will be held once again at Toronto's Marriott Bloor-Yorkville hotel on June 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup>. Hope to see you there!

Sincerely,

*Brigitte Mallozzi*

Brigitte Mallozzi, FLMI ~ CIU Chair 2018-2019  
Assistant Vice President, Underwriting, Hannover Re

[Brigitte.Mallozzi@hannover-re.com](mailto:Brigitte.Mallozzi@hannover-re.com)



*Please join us in congratulating the New Canadian FALUs of 2017 – 2018:*

Sylvie Schmaus, BA (Hons), FALU, ALMI  
Great-West Life, London Life, Canada Life

Nikki Ballard, FALU, ACS  
Equitable Life

Tracy Brinkworth, FALU \*  
Great-West Life, London Life, Canada Life

Maya El-Takchi, FALU, FLMI  
IA Excellence

Raymond Eto, FALU, FLMI  
Unity Managing Underwriters

Valon McInnis, BHSc, BSc, FALU, FLMI  
Great-West Life, London Life, Canada Life

Jasmine Moffett, FALU, ALMI, ACS  
Sun Life Financial

Mihaela Nandra, FALU, FLMI  
Great-West Life, London Life, Canada Life

Martine Potvin Mirzadeh, FALU, FLMI, FLHC  
TD Insurance

David O'Donoghue, FALU \*  
Sun Life Financial

Raphaël Roy-Brunelle, BSc, FALU, FLMI, ARA, ACS \*  
IA Financial Group

Michel Scott, FALU, FLMI, ARA, ACS \*  
RBC Insurance

Jordan Tetlow, BA, FALU, FLMI, AFSI, ACS  
Great-West Life, London Life, Canada Life

Amy Twofoot, FALU, ALMI  
Empire Life

\*FALUs not in attendance



## CIU 2017 – 2018 EXECUTIVE COMMITTEE

### CHAIR

Susan Hutchison, FALU, FLMI, FLHC, ACS  
PartnerRe

### VICE CHAIR

Brigitte Mallozzi, BSc, FLMI  
Hannover Re

### PAST CHAIR

Chantal Gray, BA  
Sun Life Financial

### TREASURER

John Duff, FALU, FLMI  
BMO Insurance

### ASSISTANT TREASURER

Martha Ham, BA, FALU, FLMI, ACS, RHU  
Swiss Reinsurance Company

### SECRETARY

Brandy McCully, BA, AALU, ALMI, ACS  
RBC Insurance

### CONFERENCE DIRECTOR

Sylvia Gervais, BSc, FALU, FLMI  
RGA Life Reinsurance Company of Canada

### PROGRAM DIRECTOR

Rima Hamdar, BA, AALU, ACS  
RGA Life Reinsurance Company of Canada

### TECHNICAL DIRECTOR

Bill Skelton, B.Proc (Law)  
Manulife

### EXECUTIVE MEMBERS

Ivan Lee, BA, AALU  
Munich Re

Kevin Siddall, FALU, FLMI

Great-West Life, London Life,  
Canada Life

## CIU PROGRAM COMMITTEE

### ASSISTANT PROGRAM DIRECTOR:

David Mayer  
BA, MA(Ec), FALU, RHU  
Manulife

Gillian Brain, FALU  
Berkshire Hathaway

Lianne Heppenstridjt-Hamilton  
FALU, FLMI, ACS  
Sun Life Financial

Jim Braund, BA, FALU, FLMI  
Optimum Reassurance Inc.



*On behalf of all of all the CIU Membership and our 2018 CIU Executive Team,  
We extend sincere thanks to our valued Sponsors,  
By partnering with us, and through their support,  
CIU is enabled to present leading-edge webinars and meetings,  
Connecting and Elevating our members and industry colleagues  
through Education and Professional Development*

***Berkshire Hathaway***

***Dynacare Insurance Solutions***

***EBIX, Inc.***

***ExamOne***

***First Financial Underwriting Services Canada***

***Great-West Life Assurance – London Life – Canada Life***

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***MIB, Inc.***

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***Optimum Reassurance Inc.***

***Paperless Solutions Group***

***PartnerRe***

***RBC Insurance***

***RGA***

***SCOR***

***StoneRiver Sapiens***

***Sun Life Financial***

***Swiss Reinsurance Company Ltd***

*...and the “Friends of the CIU”:*

*Desjardins Insurance*

*MediFAST*

*CIU and AHOU*

*present the following recommended principles as guidance for those who are striving to carry out the responsibilities of a professional underwriter.*

***Guiding Principles for the Underwriter***  
***It is the responsibility of underwriters to:***

***Act promptly, while exercising sound, objective and consistent judgment in making underwriting decisions.***

***Follow established risk classification principles that differentiate fairly on the basis of sound actuarial principles and/or reasonable anticipated mortality or morbidity experience.***

***Treat all underwriting information with complete confidentiality and use it for the sole purpose of evaluating and classifying the risk.***

***Comply with insurance legislation and regulations, particularly as they apply to risk classification, privacy and disclosure.***

***Act independently and fairly.***

***Provide support to distribution partners, to assist them in carrying out their fiduciary responsibilities to the insurance company and their clients.***

***Endeavour to attain professional underwriting and insurance designations and maintain a level of professional competency through continued education.***

***Promote the further education of underwriters.***

***Maintain the dignity and sound reputation of the Underwriting Profession.***

*June 2018*

CANADIAN INSTITUTE OF UNDERWRITERS  
2018 ANNUAL GENERAL MEETING  
BIOGRAPHIES OF OUR SPEAKERS



**Rubin Becker, MD, FRCP(C)** is a Montreal-based expert in geriatric and internal medicine. He is Chief of Internal Medicine at the Jewish General Hospital, is an Associate Professor of Medicine at McGill University and is Medical Director at Manulife Financial.



**Dr. Richard Braun** has been in the industry for more than 30 years, starting at Life of Virginia and later moving to Lincoln Re. He was Medical Director for ExamOne before joining Generali USA Life Re, which was acquired by SCOR Global Life.

Dr. Braun is a past president of the American Academy of Insurance Medicine and is currently Chair of the ACLI Medical Section.

He has written and spoken on mortality and Underwriting topics on numerous occasions. He is Board certified in Internal Medicine and Insurance Medicine, and he currently serves as Vice President and Chief Medical Officer for SCOR Global Life Americas.



**Stephen Cooley** is the Chief Administrative Officer of PartnerRe. He has worked in the life insurance and reinsurance industry for more than 25 years. Before PartnerRe, Mr. Cooley was a founder of Aurigen Reinsurance Company, which was purchased by PartnerRe in 2017.

Prior to Aurigen, Stephen worked with Employers Reassurance Canada as Vice President, Underwriting, and held a similar role as Chief Underwriter with RBC Insurance. His current responsibilities at PartnerRe include underwriting, claims, administration and IT.

He obtained his Bachelor of Arts from Dalhousie University and is a Fellow of the Academy of Life Underwriting.



**Reece Hodgson** has more than 20 years of underwriting experience in direct and reinsurance capacities. He joined Munich Re Canada (Life) in August of 2015 as Senior Risk Management Specialist.

Before moving to Canada, Reece was a member of Munich Re's underwriting operations in the United Kingdom. His professional focus includes underwriting research and philosophy, as well as global product innovation across all lines of business.



**Jennifer Johnson** is the ALU President. She has served the ALU for 13+ years including positions on the ALU Board, OTR Editorial Staff (as Editor in Chief, Executive Editor, and Associate Editor), OTR Contributing Editor, MRAP Committee member, Curriculum member, and Exam Writer. She has also served as Vice President of Technology and has been a presenter for the Association of Home Office Underwriters.

Jennifer is an Executive Director in the Underwriting Services Department for RGA Reinsurance Company. She specializes in the development and enhancement of RGA's prescription drug database, electronic health records, automated underwriting rules initiatives, and fraud conference planning.



**Lana Novikova** is the Founder and CEO of Heartbeat AI. She is an innovator and entrepreneur with a long career in market research and an award-winning portfolio of research inventions.

Lana has designed and executed hundreds of research studies for dozens of clients in a wide range of industries, yet she was not satisfied with mere charts and numbers, always pushing to understand the "deep why" behind human decisions, including her own.

This curiosity put her on a quest to understand how human emotions work and in 2015, she founded Heartbeat AI, an Emotion Analytics platform that reveals insights into human behavior.

Born and raised in the former Soviet Republic of Kyrgyzstan, educated in the US, she immigrated to Canada in 1999, and her understanding of cultures and systems inspired her to build a platform to cross borders and cultures. Her career path took her from a United Nations' office in Central Asia to UNICEF New York, to corporate market research and analytics.

She left the corporate world in 2009 to study psychotherapy and neuroscience. The idea of creating an algorithm that understands fine-grained emotions came while volunteering at a hospice and listening to people expressing emotions in her therapy room.

This work became the foundation of a comprehensive handcrafted taxonomy of human emotions. Today, she is focusing on building the Heartbeat team, growing Heartbeat SaaS and API business, and speaking about human-centred AI.



**Dr. Georgiana Pascutiu** is a Medical Director at RGA International Corporation and she is a member of the Global Support Team.

She earned her Medical Doctor Degree at the University of Medicine and Pharmacy in Timisoara, Romania and is an Internal Medicine/Nephrology specialist.

Dr. Pascutiu is a Licentiate of the Medical Council of Canada and is board certified in Insurance Medicine by the American Academy of Insurance Medicine (AAIM).

Prior to joining RGA in 2016, she served for twelve years as a medical director for Manulife. Dr. Pascutiu is past president of the Canadian Life Insurance Medical Officers Association (CLIMOA) as well as a member of the American Academy of Insurance Medicine (AAIM) scientific committee.

She has given numerous presentations at industry meetings such as the Canadian Institute of Underwriters (CIU), the Underwriters' Association of Toronto (UAT), and AAIM. She enjoys writing and research and has contributed several articles to the *On the Risk* journal.



**Dr. Robert Profumo** is the Medical Consultant for PartnerRe North America Life.

Dr. Profumo has extensive life insurance and reinsurance experience, having previously served as a medical director for TransAmerica Reinsurance Company, North American Company for Life & Health, and Reinsurance Group of America.

He has also been a Senior Medical Director and/or Chief Medical Officer for several national and international healthcare plans.

Dr. Profumo graduated from Saint Louis University School of Medicine and completed a fellowship in Pediatric Gastroenterology and Hepatology. He has authored numerous articles and presentations in the fields of gastroenterology, obstetrics, managed care, and life insurance.

Dr. Profumo's responsibilities with PartnerRe include the development and support of the PartnerRe Underwriting Manual, MIB Medical Director, and providing facultative underwriting support.



**June Quah** has 19 years of actuarial experience. She started her career at a multinational direct company in various roles including life insurance valuation and pricing, corporate, and asset/liability management.

June then joined a consulting company where she applied her actuarial background to data analytics and predictive modeling in the group disability and workers' compensation markets.

June joined Munich Re in 2016 and is AVP, Integrated Analytics. The team brings data-driven and predictive modeling solutions to the life insurance industry.

June earned her B.S. in Mathematics (minor in statistics) at the University of Waterloo. June is a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries. June is a volunteer on the CIA's Predictive Modeling Committee.



**Sharon Smith**, FALU, FLHC, FLMI is Chief Underwriter and Claims Risk Officer, Sun Life Financial Canada and has worked in the life and health insurance industry since 1980. She began her underwriting career in 1984, and recently celebrated her tenth anniversary with Sun Life.

In her current role she is responsible for underwriting and claims risk management for the Individual, Group, Creditor and Affinity & Association lines of business, as well as Vendor Management.

From an underwriting perspective, her team is responsible for the evidence of insurability questions, underwriting rules engine, underwriting requirements, training and auditing.

Over the last 25 years Sharon has played a leadership role in industry affairs on both sides of the border, having served as President, Metropolitan Toronto Underwriting Club; Chairperson, Canadian Institute of Underwriters; President, Association of Home Office Underwriters; Canadian Coordinator, Life Underwriting Education Committee; LOMA text reviewer; Member of the MIB Risk Advisory Board, and Member of the Society of Actuaries, Underwriting and Mortality Survey Committee. Since 2009, Sharon has Chaired the Canadian Life and Health Insurance Association (CLHIA) Committee on Underwriting Issues.

On May 2<sup>nd</sup>, 2016, in Orlando, at the Association of Home Office Underwriter's AGM, Sharon was recognized for her leadership role and significant contributions to the underwriting profession and was inducted into the AHOU Hall of Fame.



**Brian Thwaites** is a learning whiz who first demonstrated his flair for performance as an award-winning educator.

He's now an engaging and entertaining 'brain trainer' who shows people how to enhance their thinking, communication, innovation and change management skills. Brian is the author of *The Big Learn: Smart Ways to Use Your Brain*, which showcases his unique and thought-provoking take on how we should truly use our heads.

Brian shares fascinating discoveries from the fields of learning theory and neuroscience to suggest—in fun and delightful ways—creative and practical approaches to a host of issues we face both in the workplace and in our personal lives. His presentations capture both the hearts and minds of his audiences—so they leave his sessions with faces smiling and brains percolating.

Brian is the author of *The Big Learn: Smart Ways to Use Your Brain*, which showcases his unique and thought-provoking take on how we should truly use our heads.



**Dr. Nico van Zyl** obtained his medical degree at the University of the Witwatersrand, Johannesburg, South Africa in 1995 and completed his internship at Tygerberg Hospital in Cape Town in December of 1996.

He moved to the United Kingdom in 1997, where he ultimately worked as an Associate Specialist Psychiatrist in adult psychiatry in London and the Home Counties region, before returning to South Africa in December of 2008.

Dr. van Zyl joined Hannover Re Africa, based in Johannesburg, shortly after his return to South Africa and was appointed to the position of Chief Medical Officer for the company in December 2011, a position he held until December 2016.

He was actively involved in the South African life insurance industry and held the position of Deputy Convenor of the Medical and Underwriting Standing Committee of ASISA for a number of years during his tenure as Chief Medical Officer, Hannover Re Africa.

In January of 2017, Dr. van Zyl transferred to Denver, Colorado to take up the role of Assistant Vice President and Medical Director for Hannover Life Re America.

He holds a Master of Health Informatics degree from the University College London (UCL) which he obtained in 2010. He has a keen interest in the use of technology and its application to clinical and insurance medicine including underwriting.



**Nora Young** is an informed and ideal guide for anyone looking to examine—and plan for—the ever-changing high-tech landscape. She helps audiences understand trends in social media, big data, wearable tech and more, while showing them how to better protect their

privacy in our increasingly digital world.

The host and creator of Spark on CBC Radio, and the author of *The Virtual Self*, Nora demystifies technology and explains how it is shaping our lives and the larger world in which we live. Nora Young was also the founding host of CBC Radio's *Definitely Not The Opera*, the popular show on which she has often discussed topics related to new media and technology.

Her work has appeared online, on television, and in print. Along with Cathi Bond, she has been a hobby podcaster of *The Sniffer* since 2005.

Her favourite technology is her bicycle.



**Tiffany Zhang** is Behavioral Research Consultant, Life & Health, and is part of Swiss Re's Behavioral Research Unit, a global team of behavioral science experts dedicated to understanding what truly drives behavior of customers and insurance professionals.

The team adopts a scientific testing approach to gain insights throughout the insurance journey, including at claims, underwriting, sales and retention – delivering over 100 trial results in more than 30 countries.

Tiffany leads the behavioral research work in the Americas and has previously led behavioral research efforts in the Asia Pacific region.

She obtained both her MSc Economics and BSc Economics from the London School of Economics.

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CIU extends sincere thanks to the following:

Sylvia Gervais, FALU, FLMI, CIU Conference Director  
Marian Kingsmill, CIU Administrator

&

**Carmela Tedesco, VP, LOGiQ3**

**For her significant contribution to the success of our program  
in the role of Back-up Speaker**



**Carmela Tedesco** leads with enthusiasm, passion, energy and transparency in her current role as VP at LOGiQ3. Carmela has been with LOGiQ3 since 2006. She is responsible for all the underwriting and claim services. She is one of the original teachers of the classroom training of 500+ graduates at LOGiQ3 and has been teaching and mentoring underwriters since 2007.

Besides Leadership, Carmela's other passion is company culture. Carmela was responsible for defining and implementing the Corporate Culture at LOGiQ3. LOGiQ3 was recognized as one of the 10 Most Admired Corporate Cultures in Canada in 2015.

Carmela has more than 25 years of experience in Life, DI, CI, Health and Group underwriting and products. Her experience in the insurance industry spans both the life reinsurance, and direct insurance levels for the North American, European and Caribbean markets.

Prior to LOGiQ3, Carmela managed New Business and Underwriting for one of the top life insurance companies in Canada. She was the Chief Underwriter for the European Markets for a major international Reinsurer and participated in their expansion in Europe.

More recently, Carmela has successfully brought Underwriting Training to a new level, by offering an innovative web-based, video training option to Life Underwriters around the world.

She is currently serving on the AHOU Social Media Committee and is Contributing Editor for the On-The-Risk underwriting publication.

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Please Mark Your Calendars! Plan to join your industry colleagues for  
CANADIAN INSTITUTE OF UNDERWRITERS' ANNUAL GENERAL MEETING  
JUNE 2 -- 3 -- 4, 2019 at the Marriott Bloor-Yorkville Hotel Toronto!