

CANADIAN INSTITUTE OF UNDERWRITERS  
ANNUAL GENERAL MEETING  
2018

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

DAY 1

Monday, June 4<sup>th</sup>, 2018 Forest Hill Foyer ~ 1<sup>st</sup> Floor  
7:45 – 8:30 AM Registration & Breakfast  
FALUs' Breakfast – *By Invitation Only*

8:30 – 9:00 AM Forest Hill Ballroom  
Opening Ceremony  
**SUSAN HUTCHISON** Chair, CIU 2018  
Welcome Remarks ~ Greetings  
FALUs Recognition Awards Ceremony

9:00 – 10:00 AM Keynote Presentation:  
SEEING THE FOREST AND THE TREES  
SURVIVING AND THRIVING IN THE COMING DATA BOOM



**NORA YOUNG** Author: *The Virtual Self*  
Creator/Host of 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 as host and creator of CBC's technology show, Spark, Nora explains how this Data Boom will change society, and what it means for individuals, businesses, and communities.

Nora's talk will be an ideal, insightful and entertaining guide for us at CIU as we look to plan strategically for a changing world, seeking a big-picture look at top trends defining our world now 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 ~ 1<sup>st</sup> Floor

Coffee & Desserts back at the Marriott! Join us!  
Breakout Sessions begin promptly @ 2:30 PM

2:30 – 3:15 PM      Concurrent BREAKOUT SESSIONS

Breakout #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 will also 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.

**Breakout #2**                      **The Opioid Epidemic: A Crisis by Design**

**ROBERT PROFUMO, MD** Partner Re

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.

**Breakout #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.

**Breakout #4**                      **Treaties: What an Underwriter Should Know**

**STEPHEN COOLEY** Partner Re

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**                      **Foyers**                                      **Networking Break**

**3:30 – 4:15 PM**                      **All Breakout Sessions Repeat**  
**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 5<sup>th</sup> Programs begin at 7:30 AM with a Networking Breakfast

Hosted in our EXPO Showcase Hall in the High Park Ballroom, 1<sup>st</sup> Floor.

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**CANADIAN INSTITUTE OF UNDERWRITERS  
ANNUAL GENERAL MEETING  
2018**

DAY 2

Tuesday, June 4<sup>th</sup>, 2018

High Park Ballroom ~ 1<sup>st</sup> Floor

7:30 – 8:15 AM

Registration ~ Networking Breakfast  
EXPO Showcase & BINGO

8:15 – 8:30 AM

Forest Hill Ballroom ~ 1<sup>st</sup> Floor

Welcome ~ Opening Remarks ~  
CIU Business Session

8:30 – 9:15 AM

Keynote Presentation:

THE STATE OF THE INDUSTRY



**SHARON B. SMITH** Sun Life Financial

Chief Underwriter and Claims Risk Officer at Sun Life Financial, Sharon Smith takes a unique look at ... us ...!

As she takes the pulse of our industry by providing insights into where we have been, how we got here from there ... and just where we stand now ... with a focus on the future of the industry within the context of our evolving profession.

9:15 – 9:45 AM

High Park Ballroom ~ 1<sup>st</sup> 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 Networking Break ~ EXPO Showcase ~ BINGO  
High Park Ballroom

11:00 – 11:45 AM Forest Hill Ballroom Main Stage Presentation:  
**LANA NOVIKOVA** HEARTBEAT AI  
ARTIFICIAL INTELLIGENCE  
Session details... and more to come...

11:45 AM – 1:15 PM High Park Ballroom  
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 Life Re



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. It's a most memorable performance demonstrating how learning to use your brain better significantly enhances the way you think, learn and communicate. And it will have an immediate and powerful impact on just about *everything* you do – both personally and professionally!

3:15 – 3:30 PM Forest Hill Ballroom

**BRIGITTE MALLOZZI** CIU CHAIR 2019

*Closing Remarks ~ Adjournment*

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Please Mark Your Calendars!  
Join your industry colleagues for  
CANADIAN INSTITUTE OF UNDERWRITERS'  
2019 Annual General Meeting  
to be hosted June 3 – 4, 2019  
at the Marriott Bloor-Yorkville Hotel Toronto!