



CANADIAN INSTITUTE OF UNDERWRITERS – ANNUAL WINTER EDUCATION SEMINAR
VANTAGE VENUES TORONTO ~ 27th Floor – 150 King Street West (416) 366-4228
JANUARY 14 & 15, 2019

DAY 1 ~ Monday, January 14 – 2019

8:00 AM – 9:00 AM	<i>Networking Breakfast & Registration</i>	Lounge – 27 th Floor
9:00 AM – 9:15 AM	Welcome Remarks & Introductions	St. Andrew’s Hall, S-1

9:15 AM – 10:15 AM	Keynote Session: FOREIGN TRAVEL -- WHAT’S THE RISK?	“ “ “
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Norm Leblond, Senior Vice President, Head, Life & Health Underwriting, Canada, **Swiss Reinsurance Company**
 As the global landscape becomes more diverse and complicated, what exactly should we be considering when underwriting foreign travel risks? While the answer may not be as complicated as you think, this interactive session will provide insights into what factors will help underwriters in their assessment of foreign travel risks.

10:15 AM – 10:45 AM	<i>Networking Break – Refreshments</i>	Lounge
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10:45 AM – 11:30 AM	Session: UNDERWRITING RESPIRATORY CONDITIONS	St. Andrew’s Hall, S-1
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Dr. Monica Wilson, VP & Chief Medical Officer, **Swiss Reinsurance Company**
 Dr. Wilson’s presentation provides us with an overview into the latest medical developments relating to diagnosis and treatment of these conditions, with a particular focus on the implications of underwriting a number of complex respiratory conditions.

1:30 AM – 1:30 PM LUNCHEON BREAK
 Join your fellow delegates and our sponsors for a networking LUNCHEON BREAK ~ Explore Toronto’s underground PATH System of shops and restaurants or the vibrant, neighbouring downtown core. Return promptly for a 1:30 PM start of the afternoon sessions...

1:30 PM – 2:30 PM	Session: UNDERWRITING DIABETES: AN INTER-ACTIVE CASE-BASED PRESENTATION	St. Andrew’s Hall, S-1
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Dr. Tim Meagher, VP & Medical Director, Munich Re
 Join Dr. Meagher for an informative and lively session where his presentation content will focus on reviewing a very familiar area of a condition known to all underwriters. Dr. Meagher will discuss pre-diabetes, diabetic complications and diabetic nephropathy. Munich Re will be providing voting technology, allowing the audience to actively participate in these case studies as they are being discussed.

2:30 PM – 3:00 PM	<i>Networking Break – Refreshments</i>	Lounge
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3:00 PM – 4:00 PM	Session: MINIMAL COGNITIVE DYSFUNCTION & RELATED IMAGING: WHAT TO REMEMBER ... WHEN CLIENTS FORGET	St. Andrew’s Hall, S-1
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Dr. Antoinette le Roux, Clinical Associate Professor, University of Saskatchewan, Medical Director, **The Co-operators Life Insurance**
 The Canadian population is aging and so too is the population that insurance companies are underwriting. At the same time Medicine is ever improving the diagnostic procedures and changing the diagnostic criteria for disease. This brings about specific new challenges to the underwriter.

This presentation will focus on how to approach clients who present with minimal cognitive impairment and the associated clinical and diagnostic testing available. Special attention will be given to MRI imaging of the brain and what findings are meaningful in terms of future risk. An overview will also be provided of the clinical criteria and stages of Alzheimer’s Disease.

4:00 PM – 4:15 PM	Closing Remarks ~ Announcements ~ Adjournment Day 1	“ “ “
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4:15 PM – 5:30 PM	<i>Networking Cocktail Reception</i>	Lounge
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Following Adjournment of Day 1 of the Seminar program, we invite our colleagues, guests, sponsors and speakers for an after-program Cocktail Reception get together on-site at Vantage Venues.
 In the evening, explore downtown Toronto during your free time.

Join us back at Vantage Venues for Day 2 of the Seminar beginning with a Networking Breakfast @ 8:00 AM on Tuesday, January 15th.
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DAY 2 ~ Tuesday, January 15 – 2019

8:00 AM – 9:00 AM	<i>Networking Breakfast & Registration</i>	Lounge – 27 th Floor
9:00 AM – 9:15 AM	Welcome Remarks & Introductions	St. Andrew's Hall, S-1

9:15 AM – 10:00 AM	Session: DATA AND ANALYTICS IN UNDERWRITING	“ “ “
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Ling Guo, AVP, BIOMETRICS, Sun Life Financial – Innovation Lab

Where does the data come from? What are we analysing? What is it good for, anyway? Explore the answers to these questions and more as we discuss examples and use case studies to illustrate how data and analytics are changing the underwriting landscape.

10:00 AM – 10:30 AM	<i>Networking Break – Refreshments</i>	Lounge
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10:30 AM – 11:15 AM	Session: NON-DISCLOSURE: TWO TRUTHS AND A LIE	St. Andrew's Hall, S-1
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Betsy Sears, Executive Vice President, Laboratory Strategy & Sales, ExamOne, Quest Diagnostics

This session will provide a review of current non-disclosure rates for key underwriting conditions, as well as statistical techniques for identifying suspect applications. From Diabetes to Hepatitis C, Betsy will reveal where we see some of the highest applicant non-disclosure rates. Implications for accelerated underwriting will also be addressed.

11:15 AM – 12 Noon	Session: SALES CONCEPTS: FINANCIAL PLANNING TOOLS THAT MAKE A DIFFERENCE	“ “ “
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Monica Nadrofsky, CIM, Marketing Manager, Advanced Sales Team – Insurance, Manulife

Do you ever wonder how clients know that the insurance solution they have been shown will solve a financial planning concern they have? Are you actively involved with cases that were sold using a sales concept but you would like to know more about their utilization in today's market? Through this presentation, Monica will show you how using sales concepts can be an effective way to help clients understand how insurance can help meet their financial planning needs. She will provide you with an overview of several popular life insurance sales concepts and some creative ideas and tips to support them from Manulife's Advanced Sales team.

12 Noon – 1:15 PM	<i>CIU Hosted Luncheon</i>	Vantage Venues
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1:15 PM – 2:00 PM	Session: LIFE INSURANCE IN 2019: THE 10 CONCEPTS YOU NEED TO KNOW ALL ABOUT FINANCIAL UNDERWRITING	St. Andrew's Hall, S1
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Philippe Aussel, Director, Technical Underwriting, SCOR Global Life Canada

Financial underwriting: do you love it? ... or do you wish you could list it? Do you want to know more and get more confident or do you have a solid base and you are looking to widen your expertise? Then, in any case, this presentation is for you. Philippe will take you through 10 financial underwriting concepts you need to know in 2019: from the basics of Canadian taxation, to the use of life insurance for estate transfer strategies, to children's coverage and foreign assets, and finally to the future of financial underwriting in an automated world. PS: no calculator needed.

2:00 PM – 2:15 PM	<i>Networking Break – Refreshments</i>	Lounge
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2:15 PM – 3:00 PM	Session: INSURETECH AND WEARABLES IN THE WORLD OF UNDERWRITING	St. Andrew's Hall, S-1
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Joanne Bradley, MBA, Vice President, Client Liaison &

Brigitte Mallozzi, BSc, FLMI, AVP Underwriting, Hannover Re (Ireland) DAC Canadian Life Branch

“Wellness Platforms”, “Epigenetic Testers”, “API Platforms”, “Sensory Analytics” “AI-Human Health Assistants”... What are they? ...and... What do they do? This session will provide an overview of the variety of Insuretech offerings and wearables in the market. Our speakers will explore what they do, what they don't do ... and how they affect the world of underwriting.

3:00 PM – 3:15 PM	~ Closing Remarks ~ Announcements ~ Adjourment Day 2 ~	
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