



CIU Education Seminar Agenda
January 25 & 26 - 2010

St. Andrew's Club & Conference Centre
150 King Street West, 27th Floor
Toronto

Monday, January 25, 2010 - Day 1

7:30 – 8:30 am	<i>Breakfast & Registration</i>	<i>St. Andrew's Lounge, 27th Floor</i>
8:30 – 8:45 am	<i>Welcome ~ Introduction ~ General Sessions</i>	<i>S-1 St. Andrew's Hall</i>
8:45 – 9:45 am	<p>Bruce Empringham, MD, FRCP(C) Vice President & Medical Director London Life/Canada Life</p> <p>Depression & Anxiety Disorders</p> <p>Increasing in occurrence and severity, depression and anxiety disorders, along with stress, are affecting the population in greater numbers each year, resulting in major family and workplace issues.</p> <p>Dr. Empringham will present an update on these disorders which will focus on the causes of anxiety and depression in our society today. He will also divulge insightful underwriting tips that will assist you, the underwriter, in addressing these now common conditions.</p>	
9:45 – 10:00 am	<i>Refreshment Break ~ Lounge</i>	
10:00 – 11:00 am	<p>George Brennan, FALU, FLMI President LGB Underwriting, Inc.</p> <p>Financial Underwriting of Business Insurance</p> <p>Always challenging, and at times downright difficult, financial underwriting is an important part of an underwriter's scope of skills.</p> <p>This session will cover the important aspects of Financial Underwriting, with particular focus on the principles of Buy-Sell considerations and business valuation guidelines, as well as capitalization. Presented will be overviews on key person formulas that are recommended to be followed, including insights into insurable, intangible elements and their implications, and of course, those red flag areas to watch for in your activity.</p> <p>Financial Underwriting's key guidelines for new ventures, over-all limits and interpreting CI & DI insurance products, will also be presented in detail.</p>	
11:00 am – 12:00	<p>Maurice Druck, MD, FACC, FRCP(C) Medical Director RGA Life Reinsurance Company of Canada</p>	

	<p>ECG/Cardiovascular Risks</p> <p>Dr. Druck will present an update focusing on the risks relating to this condition, the new testing and assessment options available and their interpretations relating to the underwriting process.</p> <p>Through some specific Cardiac Case Studies, he will explain what is happening clinically, so that we may better understand the mortality implications.</p>
12:00 – 1:00 pm	<p><i>Lunch ~ S-2 Edinburgh Room</i></p>
1:00 – 2:00pm	<p style="text-align: center;">Timothy Meagher, MB, FRCP(C), FACP, FRCPI Medical Director Munich Re</p> <p>How Benign is Benign? A New Look at the Insurability of Benign Breast Disease</p> <p>Dr. Meagher will provide an overview of the conditions that we call 'benign breast disease'. He will review the various diagnostic tests and explain their advantages and shortcomings.</p> <p>He will also identify the truly benign conditions, as well as those benign conditions that are more likely to lead to breast cancer. Finally, he will provide an overview of the underwriting approach.</p> <p>Underwriters will come away with a better understanding of the future risk of breast cancer and will have useful guidelines that they can apply to their daily underwriting.</p>
2:00 – 2:15 pm	<p><i>Refreshment Break ~ Lounge</i></p>
2:15 – 3:15 pm	<p style="text-align: center;">Jo-Ann Jolliffe, FALU Vice President, Underwriting Aurigen Reinsurance Company</p> <p>"What price for Glory?" Underwriting the Known & Unknown Risks of Athletic Doping</p> <p>With the world getting ready to watch the Olympics, the pressure on athletes is unimaginable. <i>Is it any wonder more and more of them are trying to find ways to increase the likelihood of winning gold?</i></p> <p><i>Is "doping" cheating?</i></p> <p><i>Or is it simply a way of dealing with the challenges presented to them?</i></p> <p>This presentation will cover the history of athletic doping and focus on some of the drugs involved and their long term effects. Also discussed will be an update on the ongoing efforts to reduce and eliminate doping in sports.</p>
3:15 – 4:15 pm	<p style="text-align: center;">Monica Wilson, MD, FRCP(C) Vice President & Medical Director Swiss Reinsurance Company Ltd</p> <p>Diabetes, Obesity and Bariatric Surgery</p>

	<p>The growing incidence of diabetes being diagnosed in the general population is directly related to certain risks and identifiable markers that have implications in life and living benefits underwriting.</p> <p>Dr. Wilson will discuss the importance of obesity and metabolic syndrome within the diabetic epidemic, diabetic control success rates via medication, and the increasing use of bariatric surgery and its potential implications for patients with diabetes.</p>
4:15 – 4:30 pm	<i>Housekeeping Comments & Adjournment</i>
5:15 – 5:30 pmonwards	<p>Meet in hotel lobby @ 5:15 PM, or at the restaurant ... Please join us for an evening of networking over Dinner at.... Canyon Creek Chophouse 156 Front St. West Toronto (416) 596-2240</p>

[CIU Education Seminar 2010 - Day 2](#)

Tuesday, January 26, 2010

8:00 – 9:00 am	<i>Breakfast ~ Registration</i>	<i>St. Andrew's Lounge, 27th Floor</i>
9:00 – 10:30 am	<i>General Sessions</i>	<i>S1 – St. Andrew's Hall</i>
	<p>Gordon Jermane, LLB Counsel, GB & Canadian Litigation Manulife</p>	
	<p>Litigation, Criminal Activity & Fraud</p> <p>From identity theft to fraudulent claims which account for a significant portion of all claims received by insurers – criminal activity and fraud cost billions of dollars annually.</p> <p>Types of insurance fraud are quite diverse, and occur in all areas of insurance. Insurance crimes also range in severity, from slightly exaggerating claims to deliberately causing accidents or damage. Fraudulent activities also affect the lives of innocent people, both directly through accidental or purposeful injury or damage, and indirectly as these crimes cause insurance premiums to be higher. Insurance fraud poses a very significant problem, and governments and other organizations are making efforts to deter such activities.</p> <p>Gordon will explain the technicalities involved in litigation, from the start of a lawsuit to the final judgement, and he will discuss recent and noteworthy underwriting cases currently before the courts.</p>	
10:30 – 10:45 am	<i>Refreshment Break ~ Lounge</i>	
10:45 am – 12:00	<p>Wendy McDonough, FALU, FLMI Technical Underwriting Specialist B W Underwriting</p>	
	<p>ABCs of Hepatitis</p>	

	<p>Hepatitis often appears to be a complicated and misunderstood condition for underwriters.</p> <p>In her presentation, Wendy will be explaining the basics of Hepatitis A, Hepatitis B and Hepatitis C, breaking them down into simpler terms.</p> <p>The goal of this session is to make it easier for an underwriter to understand these conditions and their variables, and to make better, more competitive decisions.</p>
12:00 – 1:00 pm	<i>Lunch ~ S2 - Edinburgh Room</i>
1:00 – 2:00 pm	<p style="text-align: center;">David Gianfelice, MD, FRCP(C) Vice President & Chief Medical Officer MEDISYS</p> <p>Medical Imaging 2010</p> <p>As newer Medical Imaging technologies emerge, this presentation will provide an updated overview on what to do with these incidental findings and how to interpret them as they appear on the results of various screening exams. These valuable results in turn allow medical specialists to render more and more accurate diagnoses and to facilitate the evaluation and implementation of therapeutic regimens.</p> <p>Insights into Screening Exams for Calcium Scoring, CT Colonoscopy, Lung Scans and recent developments in Abdominal US and Breast MR will be covered in detail.</p>
2:00 – 2:15 pm	<i>Refreshment Break ~ Lounge</i>
2:15 – 3:15 pm	<p style="text-align: center;">Phil Smalley, MD, FRCP(C) Vice President & Medical Director RGA International Corporation</p> <p>Medical Advances Leading to Insurance Product Development Opportunities: An International Perspective</p> <p>This presentation will discuss mortality and morbidity trends and show how they have, and will, affect insurance product development around the world. Dr. Smalley will share his thoughts on the likely developments in areas such as Multipay Critical Illness, Older Age and Preferred Life products and how to provide insurance to some specific groups who were previously uninsurable.</p> <p>In his presentation, Dr. Smalley will go on to show us how advances in medicine and medical terminology have caused major changes in benefit definitions, such as the definitions of Cancer and myocardial infarction. He will also discuss the changes in western lifestyles that have caused epidemics in obesity, diabetes, etc., and how this has not only led to some new disease-specific products, but has also made us re-think our underwriting strategies.</p> <p>Insights into where primarily these changes are to occur, along with advances in medical technology, will be addressed and will hopefully provide insurers with the means to more accurately assess and classify risks.</p>

<p>3:15 – 4:15 pm</p>	<p style="text-align: center;">Robert Russell, FALU, FLMI, CLU, ChFC President RGR Consulting</p> <p>Motor Vehicle Reports – Life & CI</p> <p>This presentation will provide insight into MVRs and specifically how to decipher them and relate them to the underwriting process.</p> <p>The impact of the differences between some of the provincial jurisdictions will be highlighted, along with the legal intricacies, as to how a more serious charge could be dropped as part of a plea bargain.</p>
<p>4:15 – 4:30 pm</p>	<p style="text-align: center;"><i>Closing Remarks</i> <i>Adjournment</i></p>

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CIU's Annual Education Seminar 2010
presented by the
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