



*"Keeping Your Balance"*

**CIU 2009 Annual Meeting  
PROGRAM AGENDA**

**Sunday May 31<sup>st</sup>**

4:00 - 6:00 PM      REGISTRATION      **Main Lobby**  
Please note the Conference Dress Code:      Business Casual Attire

**Monday, June 1<sup>st</sup>**

7:00 AM - 4:00 PM      **REGISTRATION**      **Lower Level Foyer**

7:00 - 8:00 AM      CONTINENTAL BREAKFAST      " " "

8:00 - 8:30 AM      **OPENING SESSIONS:**      **Salons C & D**

Anthems	<b>Karen Kain School Of the Arts Choir</b>
Welcoming Remarks	<b>Norm Leblond, FALU Chair, CIU 2009</b> Director, Technical Underwriting, Sun Life
Greetings from: AHOU	<b>Thomas McCarthy, FALU, FLMI, CLU</b> Senior Vice President Swiss Re Life and Health America
AQT-V	<b>Ginette Gourd, FALU, FLMI</b> Sun Life Financial
FALU Presentations	<b>Representing Lee Janecek: Brian Baxter, FLMI</b> Chair, ALU Board 2009

**All AM Main Stage Presentations will be held in Salons C & D**

8:30 - 9:45 AM      **KEYNOTE ADDRESS:**

**THE GLOBAL ECONOMIC CRISIS:  
HOW SCARED  
SHOULD WE REALLY BE?**

**Bill Cheney, MA**  
Chief Economist  
MFC Global Investment Management

Bill Cheney, Chief Economist of MFC Global, will outline for us the origins of the U.S. housing bubble, the resulting crash, and how the collapse of U.S. home prices spread quickly around the world as this financial crisis, which in turn fed back upon the real economy, triggering a global recession all the way to China.

We face this dire situation and we are uniquely dependent on national governments to take prompt, massive and

effective action. Cheney will assess how various domestic and foreign economies are doing in their policy efforts, grading them and estimating their likely recovery outcomes, believing that, as the U.S. was the first to go down, it will probably be the first to recover (FIFO)... though of course by June this outlook may have changed. Although many governments have failed to act decisively to-date, and even if the U.S. stimulus package proves to be inadequate, this still isn't the Great Depression! For a whole host of reasons, he outlines why this cycle is not in the same league as the 1930s.

With insightful comments on how all this relates to the outlook for interest rates, equities, and inflation down the road, Cheney will touch on issues that are of particular concern here in Canada.

9:45 - 10:00 AM

**REFRESHMENT BREAK**

**Salons C & D Foyer**

10:00 - 11:00 AM

**RISKS RELATING TO PSYCHIATRIC DISORDERS IN WOMEN**

**Dr. Donna Stewart**

University of Toronto

International Psychiatric Association

Worldwide, depression and anxiety are the leading causes of years lived with disability and the fourth cause of disability adjusted life years (DALYs). Both depression and anxiety have a major economic impact through associated health care costs and lost work productivity. Both conditions are associated with self-inflicted harm, including completed suicides, and health threatening behaviours, such as tobacco use and alcohol abuse. Moreover anxiety and depression are often co-morbid with other life-threatening diseases such as cardiovascular disease and Diabetes mellitus. Studies in many countries confirm that the prevalence of depression and anxiety is equal in both sexes until puberty when the rates suddenly double in women throughout the child-bearing years. This presentation will review these disorders in women and their associated health outcomes.

11:00 AM - 12 Noon

**MORTALITY TRENDS? .....REALITY CHECK**

**Brian Louth, FCIA, FSA**

**Senior Vice President**

RGA Life Reinsurance Company of Canada

Population dynamics, lifestyle and geophysical risks have a role to play in mortality trends. An aging population and the baby boomer spike are leading to an increased frequency of major chronic disease. The North American lifestyle contributing to obesity and diet are regularly cited as a negative influence on longevity. The increased concentration of population fuels concerns for the spread of infectious diseases and pandemics.

In spite of these issues mortality improvement has become an expectation not just in insured populations. Certainly medical advances can be counted on to forestall some of the self-inflicted influences but will it be enough to sustain the expectation of improving mortality?

This address will provide an actuarial perspective to mortality trends linking evolving underwriting practices to the equation.

12 Noon - 2:00 PM

**LUNCHEON ON YOUR OWN**

2:00 - 3:00 PM

**CIU 2009 WORKSHOPS**

**LEGAL UPDATE:**

**Salons C & D**

Workshop #1

**UNDERWRITING IN A CHALLENGING ECONOMY**

**Gordon Jermane, LLB**

Counsel, Manulife Financial

The importance of legal rulings and how they impact the life insurance industry have never been more relevant than they are today. The key to reacting to these rulings is found in properly understanding what prompted their introduction, how much leeway we have in following them and what the penalties may come for lack of compliance.

As we move forward as an industry, we need to keep abreast of proposed legislation, paying careful attention to the ramifications; in doing so, we make our concerns clear. In not doing so, we might expose our industry to further rulings that could severely impact our ability to serve our clients.

Workshop #2

**UNCERTAIN FINANCIAL UNDERWRITING  
IN UNCERTAIN FINANCIAL TIMES**

**York A & B**

**Stephen Cooley, FALU**

Chief Administrative Officer

AURIGEN REINSURANCE COMPANY

In a time of unprecedented financial uncertainty, do traditional financial underwriting rules still make sense? How do these rules measure up following the recent stock market crash, credit crunch and reduction in available capital?

This session will examine the current economy and relate it to financial underwriting challenges.

3:00 - 3:15 PM

**REFRESHMENT BREAK**

**Lower Level Foyer**

3:15 - 4:15 PM

**EXCESS CARDIOVASCULAR DISEASE IN ETHNO-CULTURAL POPULATIONS**

**Shafiq Qaadri, MD, MPP (ON)** Etobicoke N

Medical Lecturer, Writer, Media Spokesman

Family Physician, Politician

Heart attacks and strokes are a huge burden for the general population in Canada, yet it has become evident that certain ethnic groups develop cardiovascular disease earlier, sustaining more organ damage and suffering.

*Why?*

The concept of Cardio-Metabolic Risk is explored in this session, with particular mention of targeted communities such as South Asian, Afro-Caribbean, Hispanic and Aboriginal Canadians.

4:15 - 5:45 PM **TABLE TOP DISPLAYS of SPONSORS**

**Lower Level Foyer**

*Reception & Cash Bar will be open during this networking*

Join us for casual networking with our sponsors...

Visit their table top displays and enjoy the networking

5:45 - 9:00 PM

*Dinner & Entertainment*

Salons C & D

Ross Johnson, Psychic Entertainer

Hailed as one of the most gifted psychic performers of our time, Ross Johnson was unanimously voted the world's top entertainer in the areas of the psychic and arcane by a jury of his peers, the International Psychic Entertainers Association.

Mind reader, magician, clairvoyant, fortune teller, *telepathic MENTALIST!* Ross Johnson is all of these and more! Possessed of a unique array of gifts and from a dapper professional presence and masterful showmanship skills, Ross Johnson has held audiences spellbound with his psychic arts display...hosting business meetings, facilitating training seminars and appearing at conventions of Fortune 500 companies across North America.

Ross Johnson's performances offer a unique insight into the incredible power of the intuitive mind. Combining elements of extrasensory perception, magic and mind over matter, Ross provides his audiences with an entertaining and highly interactive experience. Even the most hardened critics become believers!

Come join your peers for an evening of fun and networking!

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**Tuesday, June 2<sup>nd</sup>**

7:30 - 10:00 AM      **REGISTRATION**      **Lower Level Foyer**

7:30 - 8:45 AM      **FALU Breakfast**      *By Invitation Only*      **York A & B**

**CIU HOSTED**      **Lower Level Foyer**  
**CONTINENTAL BREAKFAST for Delegates**

8:45 - 10:00 AM      **KEYNOTE ADDRESS:**      **Salons C & D**

**LIFE IN THE BALANCE - MY JOURNEY WITH BREAST CANCER**  
**Marla Shapiro, MD**

Writer, Broadcaster, Physician & Cancer Survivor

**Dr. Shapiro** is a Certificant of the College of Family Physicians of Canada and a Specialist in Community Medicine. She is an Associate Professor in the Department of Family and Community Medicine at the University of Toronto and has her own family practice. As medical consultant for CTV National News and Canada AM, she also hosts the show Balance: Television for Living Well and has a bi-weekly column in The Globe and Mail.

Dr. Shapiro is the recipient of the 2005 Media Award from the North American Menopause Society for her work in expanding the understanding of menopause, and won the Society of Obstetricians and Gynaecologists of Canada/Canadian Foundation for Women's Health Award for Excellence in Women's Health Journalism in 2006 for her documentary Run Your Own Race.

10:00 - 10:15 AM      **REFRESHMENT BREAK**      **Lower Level Foyer**

10:15 - 11:15 AM      **ADULT SURVIVORS**      **Salons C & D**

**OF CHILDHOOD CANCERS**

**Paul Nathan, MD, Msc, FRCPC**

Staff Oncologist,  
Hospital for Sick Children

From his research and clinical practice, Dr. Paul Nathan has amassed great insight into the very real long-term morbidity and mortality risks that face adult survivors of childhood cancers. Join us for this intriguing session that will focus on these specific cancer issues.

11:15 - 11:45 AM      **BUSINESS SESSION**      **Norm Leblond, FALU**  
**Chair CIU 2009**

**Brian Baxter, FLMI**  
**Past-Chair CIU 2008**

11:45 AM - 1:00 PM      **CIU HOSTED LUNCHEON & Cash Bar**      **Salons A & B**

1:00 - 2:00 PM      **ADVISOR AT RISK:**      **Ellen Bessner, B.Com, LLB**  
**A ROAD MAP TO PROTECTING**      Gowlings LLP  
**YOUR BUSINESS**

Finding the balance between encouraging revenue growth and ensuring compliance with regulatory requirements is an important challenge in financial services. This session will chart the potential minefield of advising on financial services and explain how companies can avoid the traps. The goal is to resolve compliance challenges before they turn into regulatory or legal complaints.

For over 20 years, Ellen has represented corporations in commercial litigation, professional liability and employment disputes. She has developed a special niche in the area of securities litigation across Canada in class actions, civil litigation, regulatory hearings and employment disputes. Ellen also has a practice supporting companies of all types in Anti-Money Laundering, Terrorist Financing and privacy matters.

Ellen regularly attends Ontario courts of all levels and various regulatory tribunals, including IIROC, MFDA, OSC, FSCO and HRT.

Building on her expertise in securities related litigation and regulatory matters, Ellen has built programs to teach advisors/agents/traders and their supervisors how to reduce litigation and regulatory risk, presenting on liability, ethics and compliance. Many of her courses qualify for continuing education credits. She has also been retained by software suppliers to support design efforts to reduce company risk.

2:00 - 2:15 PM      **REFRESHMENT BREAK**      **Lower Level Foyer**

2:15 - 3:45 PM      **THE THREE EMDEEO's PANEL:**      **Salons C & D**  
**HOW MANY MEDICAL DIRECTORS**  
**DOES IT TAKE TO ANSWER A QUESTION?**

**Tim Meagher, MD,**  
Medical Director  
ExamOne, Canada

**J. Robert Pampe, MD**  
Medical U/W Consultant  
Munich Re, Canada

**Robert Snihura, MD, FRCPC**  
VP & Chief Medical Director  
RBC

**Moderated by Peter Speers, RBC**

*Can there be more than one approach to resolving medical decisions that impact mortality and morbidity? Is there more than one answer?*

For the second time in CIU history we have on our stage three well known, aging, but still relatively lucid doctors from the Canadian insurance industry.

From Alzheimer's and Dementia, to Metabolic Syndrome and TTPMO, they will address many important medical issues facing underwriters today.

We had a great deal of fun with this session last year, and we look forward to an entertaining, possibly even educational discussion!

3:45 - 4:00 PM

**CLOSING REMARKS**

**Leslie Frade, MBA, FLMI, ACS**  
**Incoming Chair - CIU 2010**  
**Director, Underwriting, Manulife**

*Adjournment*

See you at Next Year's CIU Annual Meeting!  
at  
**Marriott Chateau Champlain**  
**Montréal, Québec**  
**June 6-8, 2010**

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