

## CIU EXECUTIVE NOMINEES ~ 2021 ~ 2022

### NOMINEE ~ CIU VICE CHAIR:



**Jeff Norman, AALU**, is a Team Leader at PartnerRe with more than 16 years of underwriting experience in various capacities. Having a background in business and finance, he has developed his medical knowledge from industry testing, educational sessions, OTR articles and hands on experience in his roles as an Underwriter and Underwriting Manager. Jeff is committed to his ongoing education and strives to stay current in our fast-paced profession.

During his down time, Jeff enjoys spending time outdoors with his family, especially time on the golf course!

**Jeff Norman, AALU**, Underwriting Team Leader, **Partner Re**, [jeff.norman@partnerre.com](mailto:jeff.norman@partnerre.com)

### NOMINEE ~ CIU CONFERENCE DIRECTOR:



**Belinda Escultor Chua** has been in the life insurance industry for more than 20 years. Belinda's experience in the industry includes life and critical illness in both the US and Canadian markets at the Direct and Reinsurance level. Belinda joined SCOR in January 2017 and has proven an invaluable asset leveraging her experience with contestable claims, structured settlements and large case underwriting. Belinda is involved with training, audits, and SCOR's many successful marketing initiatives. Belinda has been honoured to serve on the Underwriters Association of Toronto (UAT) committee since 2012 and has been the Event Director over the past five years.

**Belinda Escultor Chua**, Senior Underwriting Consultant, **SCOR Global Life Canada**, [bchua@scor.com](mailto:bchua@scor.com)

### NOMINEE ~ CIU ASSISTANT TREASURER:



**Sandra Viteri** has more than 25 years of Canadian and US underwriting experience working with various insurance companies in North America. Over the past couple of decades, her experience focused on life and Critical Illness products, and the management of growing underwriting teams. Currently she works at Forester Financial as the Senior Underwriting Manager. In addition to her daily management responsibilities, she is passionate about driving tech innovations and process efficiencies to improve customer experience. Sandra studied Accounting and Finance at York University, and has completed several industry related courses over the years. In her spare time, she enjoys running, cycling and travelling. Sandra looks forward to working with the CIU Executive team and contributing towards their success.

**Sandra Viteri, Sr. Underwriting Manager, Insurance Operations, Foresters Financial**, [sviteri@foresters.com](mailto:sviteri@foresters.com)

### ~NOMINEES ~

### CIU EXECUTIVE TEAM MEMBERS

### 2021 ~ 2022:



**Samantha Callaghan** began her underwriting career in 2015 with Sun Life Financial. Prior to joining Sun Life, she completed undergraduate studies at Guelph University with a major in Genetics and a minor in Physics. Samantha has experience with Life and Critical illness products in both the direct and wholesale channels, MIB investigations, onboarding and knowledge training. She was part of the continuous improvement committee under the Brighter Way program as well as a member of the service recovery team at Sun Life. A recent move to Empire Life in November 2020, came about in order to perfect her underwriting skills by exposing herself to new markets and new ways of thinking. Outside of work hours, she attends industry meetings, association events and conferences such as SWOUC, UAT, AHOU and CIU.

Samantha is also involved in numerous extracurricular activities including managing and directing art shows in Toronto, organizing events for a small biking committee in Toronto, and striving to complete her FALU and FLMI which are expected very soon. She is always looking for new opportunities to meet intricate members of our community and to bring them together through fun interactive events, where all can benefit from the experience and education. She is very much looking forward to becoming a part of the CIU committee, and is committed to doing a great job and bringing in some fresh ideas to the table.

**Samantha Callaghan**, Bilingual Senior Life/CI Underwriter, **Empire Life**  
[samantha.callaghan@empire.ca](mailto:samantha.callaghan@empire.ca)



**Brigitte L'Heureux** began her insurance career in customer service and group disability claims for Canada Life in Halifax, NS. Given the opportunity to attend underwriting school at Manulife, she seized it and her career was launched. She started with life business and later added disability to her portfolio. As underwriting careers often go, she assumed several responsibilities along her professional journey including mentoring, research, and training. She joined Munich Re in October 2015 where she is now a Senior Underwriting Specialist with a particular focus on digitization. In her spare time, she spends a great deal of time biking, running, and hiking with her family. She is also passionate about enriching and expanding the sport of cross-country skiing in her community.

**Brigitte L'Heureux, Senior Underwriting Specialist, Munich Reinsurance Company Canada Branch (Life)**  
[BLHeureux@munichre.ca](mailto:BLHeureux@munichre.ca)



**Andrew Mazur** has 25 plus years of experience in the insurance industry, with more than ten of those years spent underwriting different product lines, as well as in previous roles within sales. A graduate of McGill University (Bachelor of Commerce, Major in Marketing) 1994, Andrew holds the additional industry designations of ASC and ALMI. With Humania Assurance since April of 2017, he has been serving as part of the Underwriting Leadership Team and also as a member of several key product development and innovations teams, working on the Underwriting Automated Platform. In addition to his extensive experience in the insurance industry, Andrew has enjoyed several years of significant community involvement, including serving as an elected District School Board Commissioner and as a youth Football Coach. As continuous professional development is vital to one's success in the underwriting profession, Andrew is eager to become a member of the CIU Executive, offering an opportunity to share his rich experiences and to learn best practices with this team of talented industry members.

**Andrew Mazur, BComm, ACS, ALMI, Tarificateur senior / Senior Underwriter, Humania Assurance**  
[andrew.mazur@humania.ca](mailto:andrew.mazur@humania.ca)



**Janine Schryer** has been underwriting for more than over 18 years with experience in Life and Critical Illness markets. In her current role she is a Senior Underwriting Consultant at RGA Reinsurance Co. of Canada and is a member of their large case underwriting team. Throughout her career she has been a part of the high net worth underwriting team at SunLife Financial and originally began her career at Equitable Life of Canada. She enjoys mentoring and building strong relationships in the industry. She currently resides in Kitchener with her husband, two sons and her dog. In her spare time, Janine enjoys reading, going for long walks and swimming.

**Janine Schryer, Senior Underwriting Consultant, RGA Life Reinsurance Company of Canada**  
[janine.schryer@rgare.com](mailto:janine.schryer@rgare.com)

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### **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.

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