

CANADIAN INSTITUTE OF UNDERWRITERS  
ANNUAL GENERAL MEETING  
2019

Sunday, June 2<sup>nd</sup> Forest Hill Foyer ~ 1<sup>st</sup> Floor  
4:00 – 6:00 PM On-site Registration & Welcome Desk Opens

Monday, June 3<sup>rd</sup> CIU AGM - DAY 1  
7:45 – 8:30 AM Rosedale Room ~ 1<sup>st</sup> Floor  
FALU Breakfast ~ *By Invitation Only*

Please join your ALU Representatives, CIU Members and FALU colleagues as we open our morning celebrations with a special Breakfast honouring our new Canadian FALU Recipients...

7:45 – 8:30 AM Forest Hill Foyer ~ 1<sup>st</sup> Floor  
Registration & Delegation Breakfast  
Join your AGM colleagues, speakers & guests...

8:30 – 9:00 AM Forest Hill Ballroom ~ 1<sup>st</sup> Floor  
Opening Ceremony Events

National Anthems: Kirk Lackenbauer  
Welcome ~ Remarks: **BRIGITTE MALLOZZI** CIU CHAIR 2019  
New FALUs Awards: Ceremony & Presentations  
**JENNIFER JOHNSON** FALU, CLU, FLMI, FLHC,  
President, Academy of Life Underwriting

9:00 – 10:00 AM Keynote Presentation: **ELIA SAIKALY**



REACHING THE TOP: FINDING  
YOUR LIFE'S PURPOSE

**Elia Saikaly** is an award-winning adventure filmmaker whose global adventures inspire others to find their most meaningful life so as to spark positive change. With more than 16 high-altitude expeditions under his belt, Elia has proven time and time again that he has the determination, stamina and skill, the resourcefulness and vision required to meet the greatest of challenges.

Through his extraordinary presentations, Elia shows others how to find the courage and strength to live out their dreams, to embrace the unknown and contribute to a better world in the process. *"If your spirit can believe it, and your mind can conceive it, your body will do it!"*

10:00 – 10:30 AM Forest Hill Foyer ~ Networking Break

10:30 – 11:15 AM Forest Hill Ballroom Main Stage Presentation:  
MEDICAL ADVANCES ~ THE UNWELL: DISABILITY AND MORTALITY LINKED TO LIFESTYLE CHOICES



**DR. JOHN LEFEBRE** RGA

Dr Lefebre will be speaking on medical advances, mortality and lifestyle choices. He will look at the impact that an aging, healthy and unhealthy population has on society and the insurance industry. He will also touch on the possible insurance opportunities within this population.

11:15 – 12:00 Noon Forest Hill Foyer Main Stage Presentation:  
CLAIMS: I WISH I KNEW THAT WHILE I WAS UNDERWRITING  
**KERIN MORETON** MUNICH RE

Underwriting issues with a "Total Line" amendment do not wait for the replacement forms to come. What impact does that have at claim time? Was the total line amendment protective? Our speakers offer insights into other "assumptions" the underwriter would make at the time of application, and will also look at the outcome at claim time.

12:00 – 2:00 PM NETWORKING ~ SPONSORS LUNCHEON BREAK

2:00 – 2:30 PM High Park Ballroom Foyer ~ 1<sup>st</sup> Floor, Break

Coffee & Desserts Bar back at the Marriott! Join us...

Please return to the hotel for the start of the Monday afternoon Breakouts!

4 Concurrently running Breakout Sessions begin promptly @

Sessions A - 2:30 – 3:15 PM & Sessions B REPEAT 3:30 – 4:15 PM

Elect to attend 1 session in each time slot:

2:30 – 3:15 PM

BREAKOUT SESSIONS A

Breakout #1 A & B

High Park I



SCUBA: DIVING DEEPER

**JAMES DIXON** SCOR GLOBAL LIFE CANADA

It used to be, when underwriting SCUBA divers, the decision was as simple as gauging the maximum depth dived, determining presence of any specialty diving and applying either a rating for the depth, and/or a flat extra for the specialty.

Based on recent research, we are taking a more holistic approach. In looking beyond these simple criteria, we now include comorbid medical conditions such as diabetes, history of heart disease or hypertension, asthma, and seizure history, factoring all these into our final decision. We have also accepted that there is a protective factor in SCUBA, as well as many other avocations, that comes with a high level of experience in the sport. As such, we are allowing a credit for those highly experienced, healthy divers engaged in deeper and/or more complex dives.

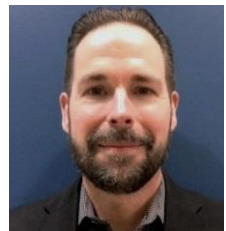
Breakout #2 A & B

High Park II

CRITICAL ILLNESS:

**RUSSELL SHAW** RBC INSURANCE

Join us for a CI case clinic where Critical Illness will be discussed, cases will be examined and insights will be shared.



Breakout #3 A & B

High Park III



AVIATION: NOT SO PLANE AND SIMPLE!

A Dive into Canadian and U.S.

Aviation Underwriting Challenges

**MARY HANSON** SWISS RE AMERICA



This session offers insights into Aviation, focusing on Canada, with some comparative U.S. information.

Exploring what type of Aviation activity has the higher risk will be covered, along with a discussion around aviation claims. Foremost, are we assessing the risk accurately?

Breakout #4 A & B Rosedale Room

**IMMEDIATE FINANCE ARRANGEMENTS**

**IAN TAYLOR MANULIFE**

**DAVID MAYER MANULIFE**



The Immediate Finance Arrangement (IFA) is arguably the most popular insurance sales strategy being marketed to affluent clients and business owners in Canada. It is a life insurance based leveraged



investment strategy designed to provide clients with current and future estate benefits. While the excitement surrounding the strategy is impressive, does it really stand up to the hype? Please join Ian and Dave as they explore this strategy in detail, focusing on who the ideal client is ... what are the benefits ... and what are the issues ... along with addressing why this strategy is presenting challenges to underwriters.

3:15 – 3:30 PM High Park Foyer ~ Break & Transfer to...

3:30 – 4:15 PM BREAKOUT SESSIONS B (Repeat of 1 – 4 Sessions ↑)

4:15 – 4:30 PM Sessions Adjourn ~ Closing Remarks – DAY 1  
4:30 – 6:30 PM Forest Hill Ballroom  
CIU Special Event Reception & Theme Entertainment  
Join your colleagues for an afternoon of STAYIN' ALIVE ...with  
**DJ Charlie Clean**

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Enjoy an evening exploring Toronto's vibrant Yorkville neighbourhood!

Join your colleagues & our industry Sponsor Partners @ Marriott's Bloor Yorkville Hotel for DAY 2 which begins with our Networking Breakfast in the EXPO HALL, High Park Ballroom, Kicking Off @ 7:30 AM! Tuesday, June 4<sup>th</sup>, 2019....

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**CANADIAN INSTITUTE OF UNDERWRITERS**  
**ANNUAL GENERAL MEETING**  
**2019**

Tuesday, June 4<sup>th</sup> CIU AGM - DAY 2

7:30 – 8:15 AM High Park Ballroom ~ 1<sup>st</sup> Floor  
Networking Breakfast ~ EXPO Showcase

7:30 – 8:15 AM Forest Hill Ballroom Foyer ~ 1<sup>st</sup> Floor  
Day 2 ~ Registration

8:15 – 8:30 AM Forest Hill Ballroom  
Welcome ~ Opening Remarks  
CIU Business Session: Martha Ham, Treasurer

8:30 – 9:15 AM Keynote Presentation: THE STATE OF THE INDUSTRY



**H  L  NE CH  TELAIN** VP & Chief Underwriter  
ivari

How does a middle market, mid-sized insurance company stay alive in today's fast-paced and ever-changing world? It's all about efficiency and speed! And of course, some challenges and lessons learned. H  l  ne walks us through the exciting innovations that are rocking *ivari* and changing the perception of underwriting!

9:15 – 9:45 AM High Park Ballroom ~ Networking Break ~  
EXPO Showcase

9:45 – 10:30 AM Forest Hill Ballroom Main Stage Presentation:



ADVANCES IN CANCER TREATMENT AND SCREENING  
**DR. NICO VAN ZYL** HANNOVER RE

A look at cancer genomics, cancer immunotherapy and current cancer screening recommendations and the impact of these advances on life underwriting.

10:30 – 11:00 AM

High Park Ballroom ~ Networking Break  
~ EXPO Showcase ~

11:00 – 11:45 AM

Forest Hill Ballroom Main Stage Presentation:



CLHIA: A PERSPECTIVE ON  
THE UNDERWRITING INDUSTRY

**BRENT MIZZEN**, AVP, Underwriting & Policy, CLHIA

This session will provide an overview of the Canadian Life and Health Insurance Association and its role for the industry. We will then examine how underwriting may be viewed by third parties (e.g., the public or government).

In this context, we will consider recent issues, such as genetic testing and the Genetic Non-Discrimination Act, and what lessons we can learn. The session will also highlight other issues that should be on the radar for underwriters, such as gender identity and the use of technology.

11:45 AM – 1:15 PM

High Park Ballroom ~ Networking Luncheon  
~ EXPO Showcase ~

1:15 – 1:30 PM

Draw Prizes! In the EXPO Hall .... *Finale!*

1:30 – 2:15 PM

Forest Hill Ballroom Main Stage Presentation:

CARDIOMYOPATHY:



A PRACTICAL GUIDE TO IMPORTANT CLUES

**DR. MONICA WILSON** Swiss Re

Dr. Wilson will discuss the variable presentation, common symptomology, and optimal investigative techniques for this challenging cardiac condition.

Case studies will help underwriters to identify those presentations where appropriately priced offers can be made.

2:15 – 3:15 PM

Forest Hill Ballroom

Main Stage Presentation:

*Join us for a rousing finale to our 2019 AGM!*



**THE DRUM CAFÉ:** Drumming has been used for centuries to unite tribes. Now its time to unite the CIU through the universal language that everyone and every culture can relate to through the music of Drumming... The first thing you hear when you come into this world is the beat of your mother's

heart. We help your organization discover their heartbeat... and get the whole organization beating as one. Drumming relaxes, energizes and motivates in a way of team building with heart and soul .....

3:15 – 3:30 PM

Closing Remarks

**JENNIFER DAHL** CIU CHAIR 2020

~ Adjournment ~

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Please mark your calendars and make plans to engage in CIU's educational offerings throughout the year ... our annual Fall Webinar, January 2020 Education Seminar and note your calendars for

~ CIU 2020 AGM ~