

WHERE INDUSTRY LEADERS MEET

2012



NATIONAL INSURANCE CONFERENCE OF CANADA

September 30 - October 2, 2012

Loews Hôtel Le Concorde, Quebec City, Quebec

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White Mountains Re

Peter Hohman,
CEO,
Insurance Institute of Canada

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Bob McLean,
CEO,
Aon Benfield Canada

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CIAA Adjusters Association

Sylvie Paquette,
President & COO,
Desjardins General Ins. Group.



As President & CEO of the National Insurance Conference of Canada (NICC), I'd like to personally invite you to our sixth annual NICC to be held September 30th to October 2nd, 2012 at the Loews le Concorde in beautiful Quebec City.

At the time of writing, insurer results (particularly on the personal lines side) were showing significant improvement due to a combination of rate increases and mild weather conditions in many

major population areas. Like slush near the freezing point, commercial lines were on the cusp of hardening but not yet convincingly. The reinsurance terms and rates, particularly for cat exposed areas, are definitely firming.

Nothing, however, is slowing down the rate of dramatic change reshaping our industry: we're dealing with issues ranging from regulation, consolidation, crime, technology, distribution, to climate and financial innovation.

That is why it remains as important as ever for our industry to come together in one forum to discuss the critical issues that face us all.

The NICC was designed to be this very forum: the place where senior industry executives meet to address the many diverse and complex issues facing the Canadian property and casualty insurance sector. Whether you are an insurance or reinsurance company executive, a broker, a regulator, a risk-manager or an industry partner, the NICC is designed with you in mind.

I'm delighted to announce that Amanda Lang, anchor of CBC's The Lang and O'Leary Exchange, will be returning as our emcee this year. And, as you have now come to expect, the upcoming 2012 NICC will feature top-tier speakers, panels and keynotes covering the issues that matter most to you, assembled through the guidance and invaluable assistance of our NICC senior advisory committee (see sidebar on left), the input of other industry leaders, and valuable feedback from last year's delegates.

In fact, this year's NICC offers more breadth and choice than ever with fifteen excellent sessions featuring 45 outstanding speakers.

There will be ample opportunity for you to socialize and network: a pre-conference golf tournament at Le Grand Vallon Golf Course at beautiful Mont-Sainte-Anne; cocktail receptions; a top-notch spouse/social guest program, and a gala dinner featuring Second City, the world's premier improv group as they take aim at our industry in a custom show.

All in all, the NICC is exactly where insurance executives like you will want to be.

I look forward to seeing you there.

My very best,
Joel Baker
CEO, MSA Research

[Vous pouvez télécharger la version française de cette brochure sur le site www.niccanada.com](http://www.niccanada.com)

NICC 2012 Accredited by RIBO

The NICC is confident that, in addition to RIBO's accreditation, the sessions also satisfy the Insurance Council of B.C.'s technical CE requirements.

Credits are as follows:
Both days (October 1 & 2, 2012)
8.5 hours Management

Who Should Attend

- Insurance company CEO's, Chief Agents and Senior Executives
- Brokers
- Risk Managers
- Regulators
- Analysts
- Industry professionals
- Investors

NICC 2012 SCHEDULE

SUNDAY, SEPTEMBER 30, 2012

Conference Registration Opens 9:00am

Aon Benfield NICC Golf Tournament at Le Grand Vallon Golf Course - Mont Sainte-Anne, (Tournament begins at 11:00am) Golf registration required.



6:00pm - 8:00pm **Opening Cocktail Reception**, Sponsored by Lloyd's

Welcome address by: Graham White, Deputy Chairman, Lloyd's



MONDAY, OCTOBER 1, 2012

7:30-8:30am **Full Breakfast** sponsored by Cira Medical Services



Welcome and Acknowledgements 8:30-8:40am

Joel Baker, NICC President and CEO

Intro Address 8:40-8:45am

Amanda Lang, M.C. of 2012 NICC



NICC 2012 SCHEDULE

General Session - Global Economic Outlook 8:45am-9:30am



This presentation will review the outlook for the global economy, the Canadian economy and the various provincial economies. It will touch on the prospects for interest rates, foreign exchange rates, commodities, and equities. The objective is to present the economic and financial backdrop that insurers will be facing in 2012, 2013 and beyond.

Speaker: **Craig Alexander**, SVP and Chief Economist, TD Bank Financial Group

General Session - The View from OSFI 9:30am-10:10am



Superintendent Julie Dickson will give an overview of the current economic environment, and what OSFI is seeing in the most recent property and casualty results. Ms. Dickson will also provide some insight into various regulatory initiatives, and discuss what she feels will be important issues in the coming quarters. She will respond to questions at the end of her presentation.

Speaker: **Julie Dickson**, Superintendent of Financial Institutions, OSFI

10:10-10:40am **Networking Break** Sponsored by Accenture Software

Morning Concurrent Sessions 10:40am-11:50am

Effectively Adjusting CAT claims



Moderated by
Bob Fitzgerald
President,
ClaimsPro Inc.

Panelists:



Gordon Mansfield,
Deputy Sr. VP Claims,
West Region, Intact Insurance



Kevin Frawley,
CEO, P&C, Americas,
Crawford & Company



Mark Lichty,
Partner,
Blaney McMurtry

Catastrophic events are on the rise globally as well as in Canada. In fact, 2011 was a record CAT year globally. The increased frequency and, in particular, the severity of CATs is putting a strain on the global insurance/reinsurance industry. In Canada we need only think about the repeated wind/water events across the country as well as the Slave Lake fire. The US has recently been battered by severe tornadic events and other meteorological events as well as a major oil spill. Meanwhile, elsewhere, earthquakes, floods, typhoons and severe storms have left great swaths of destruction in their wake. This distinguished panel will explore how insurers and their partners can effectively adjust claims in CAT scenarios while best serving the needs of all stakeholders. The panel will focus primarily on experiences from Slave Lake, North American windstorms and the implications of cascading supply-chain contingent business interruption (CBI) risks that stem from CAT events.

NICC 2012 SCHEDULE

Auto Insurance - Characteristics of a “Dream” Product. Can we get there?



Moderated by
Don Forgeron
President & CEO,
IBC

Panelists:



Sharon Tennyson,
Associate Professor,
Cornell University



George Cooke,
CEO,
The Dominion



John McLeish,
Partner,
McLeish Orlando LLP

In an effort to take the Ontario Auto insurance product from improved to ideal, this panel will examine what’s dubbed the dream product for Ontario drivers. Insurer and legal interests are represented on this panel that scrutinizes the researcher’s effort to complete the continuum of reform in Canada’s most troubled insurance product.

End of Morning Concurrent Sessions

12:00-1:45pm **Lunch and presentation** sponsored by The IBC

Canada’s P&C Insurers - The Time To Lead Has Come



For an industry that plays such a vital role in the daily lives of Canadians, we are strangely silent on the national and global issues that affect them.

Is our industry poised to lead? Have we earned the right? Who needs our leadership? These and many more questions will be addressed as Don Forgeron, President and CEO of Insurance Bureau of Canada, explores the benefits that accrue to an industry prepared to make its mark on the Canadian and world stages.

Luncheon Speaker:

Don Forgeron
President & CEO,
Insurance Bureau of Canada

NICC 2012 SCHEDULE

Afternoon Concurrent Sessions 2:00-3:00pm

Global Reinsurance Panel



Moderated by
Michael Morrissey,
President and CEO,
The International Insurance Society (IIS)

Panelists:



Brian Young,
President and CEO,
Odyssey Re



Stéphane Pallez,
Chair and CEO,
Caisse Centrale de Réassurance



James Vickers,
Chairman,
Willis Re International

The NICC's global reinsurance panel is always a highly anticipated event. This year's panel is no different. Moderated by Mike Morrissey, CEO of the IIS, this panel of leaders from the world's key markets will share their insights into what cedants and reinsurers can expect in the upcoming renewals and beyond.

Uncovering and Covering Cyber-Risk - What Insurers Need to Know



Moderated by
Amanda Lang

Panelists:



José Fernandez,
Assistant Professor,
Department of Computer and Software Engineering,
Ecole Polytechnique de Montreal



Iain Ainslie,
Technology and Cyber Liability Underwriter,
ACE GPS

Risks related to computer systems and information contained on those systems are a relatively new reality of our world. As with all new categories of risk, it is often misunderstood and hard to quantify and evaluate. In this session, we will try to accomplish two important objectives. First, to shed some light on this new class of risk, we will describe the actors behind some of the most prevalent deliberate threats against information systems, their methods and the impacts they have on those whose systems are attacked. In particular, we will uncover some of the root causes behind the continued existence of this problem, including technological, political and economic aspects.

Second, we will discuss and try to understand why covering computer and information system-related risk has not been the growth industry that could have been given the increasing importance of these systems in the wealth of corporations and nations. We will attempt to describe some of the difficulties of evaluating and insuring these risks, and attempt to identify some paths towards solutions that will allow insurers to capitalize on this growing business opportunity, while at the same time becoming part of the global solution to the problem by providing part of the incentive structure necessary for owners, operators and users of these systems to make the right risk management decisions.

3:00-3:30pm **Networking Break** Sponsored by Canadian Insurance Top Broker

NICC 2012 SCHEDULE

Afternoon Concurrent Sessions 3:30-5:00pm

The New World of Construction Procurement



Moderated by

Robert (Bob) Dempsey,
President and C.O.O.,
The Guarantee Company of North America

Panelists:



David Bowcott,
Senior Vice-President,
Aon Reed Stenhouse



Geoff Smith,
President and CEO,
EllisDon



Charles Halam-Andres,
Managing Director,
Scotiabank

The traditional design-bid-build model for procuring physical assets is under attack. Several owners that have a significant portion of their capital expenditures focused on procuring and operating physical assets are rethinking the traditional and adopting more long-view procurement models that promote collaboration and transparency. These are owners in the government sector, the energy sector, the mining sector, the power sector and the real estate sector. Find out why owners are making this shift in procurement models, find out how much more successful the assets procured using these models perform, and find out how this procurement model could have a tremendous impact in the overall property and casualty industry loss ratios. Ask yourself how many of the losses the P&C industry pays out are related to poor design, poor construction, and poor operations of physical assets? If there were a model that utilized a risk allocation whereby the risks were allocated with better “skin in the game” and greater assurance risks were held by the party best able to manage them, wouldn’t your company want to not only find out more about these models, but potentially invest in these models in order to make lower risk physical assets? There is an opportunity for the P&C industry to substantially impact its loss ratios by learning more about the new world of construction procurement and our panel is looking forward to assisting in that education.

Space Weather and Grid Infrastructure Risk



Moderated by
Amanda Lang

Panelists:



Kyle Beatty,
VP, Business Solutions,
Atmospheric and
Environmental Research (AER)



Iordanis Chatziprodromou,
Senior Emerging Risk Manager,
Risk Management,
Swiss Reinsurance Company Ltd.

Solar Storms in form of Coronal Mass Ejections (CME) and Solar Flares can cause near earth geomagnetic disturbances at varying levels of severity and frequency. Strong space weather events can affect satellites in space as well as high voltage power lines and transformers on the ground. In 1989, a very strong geomagnetic storm caused a 9 hour power outage over the whole province of Quebec in Canada.

The biggest recorded event was in 1859, a Super Storm known as the Carrington Event. Auroras around the world were seen as far south as the Caribbean. Telegraph systems failed in Europe and North America. If such an event were to happen today, the implications on today’s electrical power grid might be of enormous scale although there is a lot of technical potential available in reducing the risk of such an impact.

The fragility of the North American power grid infrastructure as well as the mind boggling amount of exposure today’s electricity dependent society has compared to exposure in 1859 and even 1989 will be covered in this discussion.

End of Monday Sessions

The Second City IMPROV

Does Insurance



6:30-8:00pm

Cocktail Reception

sponsored by Standard & Poor's

8:00pm

Gala Dinner co-sponsored
by Guy Carpenter and PCS-Canada

Dinner Wine

sponsored by PricewaterhouseCoopers

Post Dinner Entertainment

sponsored by Nova Scotia Business

Many of you will recognize Second City as the world famous comedy theatre, creating customized comedic content and engaging audiences guided by a fundamental assumption: Business is an act of improvisation.

We are very fortunate to welcome Second City to NICC's 2012 gala evening, where we will enjoy a custom show designed specifically for us. The revue includes "best of" Second City sketches and comedic improvisation relating to our industry.

It's an evening you won't want to miss!



Since 2008, WICC has had the distinct honour of being chosen as the charity of choice by the National Insurance Conference of Canada. In this capacity, and with the support from delegates across the country, WICC has hosted conference based silent auctions and raffles, raising over \$55,000 in support of cancer research and awareness. WICC is extremely proud to have been chosen to participate at the 2012 NICC Conference in Quebec City and welcomes your show of support once again.

Delegates interested in contributing silent auction or raffle donations are asked to contact Jean Bertrand at jbertrand@chubb.com.

About WICC: WICC was formed in 1996 to mobilize the Canadian insurance industry in the fight against cancer by focusing on cancer research, support and education. Since inception, over \$5.7 million has been raised across Canada with 100% of funds donated to the Canadian Cancer Society in direct support of much needed cancer research projects.

NICC 2012 SCHEDULE

TUESDAY, OCTOBER 2, 2012

7:15-8:30am **Full Breakfast** sponsored by Towers Watson

General Session - The View from AMF 8:30-9:15am



Speaker:
Mario Albert,
President & CEO,
AMF

President and CEO of AMF, Mario Albert will present his vision of various issues in the world of P&C insurance. Thus, at the distribution level, the AMF is alert to the latest developments and consults clients on issues such as distribution of products without a representative, access to products and distribution thereof through different modes, including the Internet.

Provincial regulators face a variety of issues. At the Canadian level, the Canadian Council of Insurance Regulators (CCIR) allows the grouping of regulators to consolidate the vision and create the synergy needed to solve pan-Canadian issues such as the implementation of International Association of Insurance Supervisors' core principles.

Finally, Mr. Albert will discuss various prudential challenges arising from economic conditions that are on the agenda of the regulator. The topics addressed include capitalization challenges for insurers, insurance risks becoming higher and the impact of the period of low interest rates.

NICC 2012 SCHEDULE

Morning Concurrent Sessions 9:20-10:20am

Insurance-Linked Securities in Canada - Poised for Growth?



Moderated by
Sharon Ludlow,
President and CEO,
Swiss Re Canada

Panelists:



Philippe Trahan,
Director, ILS Group,
Ontario Teachers'
Pension Plan



Michael Pinsel,
Partner,
Sidley Austin
LLP



Scott Belden
SVP Reinsurance,
The Travelers Co.'s, Inc.

Insurance-linked securities (ILS) represent a rapidly growing alternative way to manage various insurance risks, especially exposure to natural catastrophes. Since mid-1990s, ILS have been used by primary carriers, reinsurers, governments and corporations to manage catastrophe and other insurance risks by transferring them to the global capital markets through various innovative structures.

In this enlightening session, you will hear from various players in ILS value-chain, including a primary carrier, a reinsurer, a legal expert and an investor. Canada is no stranger to catastrophes, but ILS have hardly taken root here. Is that about to change, particularly in light of the record-breaking global cat losses in 2011? Attend this compelling session to find out why ILS might make sense for the Canadian market.

The Future of Insurance Marketing



Moderated by
Jonathan Simmons,
Partner,
PwC

Panelists:



Shelagh Paul,
VP, Corporate Communications,
The Dominion



Sylvie Paquette,
President & COO,
Desjardins General Ins. Group



David Resnick,
Head of Financial Services,
Google Canada

The face of insurance marketing is changing. As distribution in personal lines continues to increase in the direct channel, companies are making significant investments in their brands. At the same time, the pace of adoption of mobile internet technology and social media among all generations of consumers is increasing.

What is the place for the personal lines broker in the landscape of the future? Will disintermediation devastate traditional channels? Will high value, multi-channel distribution strategies be effective or will insurance companies be relegated to the realm of low-cost manufacturing by internet search engines? Is public trust important such that there is value in brand and reputation, or is just price king?

Join us as we explore the social, technological, economic, environmental and political forces that have the potential to shape what the future holds for the marketing of insurance products.

10:20-10:45am **Networking Break** Sponsored by Deloitte

NICC 2012 SCHEDULE

Late Morning Concurrent Sessions 10:45am-12:00pm

Combating The Plague of Cargo Crime



Moderated by
David Shillingford,
President,
ISO Crime Analytics

Panelists:



Jennifer Fox,
VP Customs,
Canadian Trucking
Alliance



Angelique Magi,
National Director,
Transportation,
Zurich Canada



Greg St. Croix,
SVP, Marsh Canada
& National Marsh Risk
Consulting Practice Leader

Garry Robertson,
National Director,
Investigative Services,
IBC

Join our expert panel for an in-depth exploration of the cargo crime problem plaguing North America and possible solutions for the supply chain and its insurance partners.

Cargo crime costs the Canadian economy billions of dollars a year. The pain is shared by manufacturers, retailers, transportation companies and their insurers. Insecure supply chains pose a public health threat as well as providing fertile ground for organized crime. Law enforcement resources are under-resourced and becoming less specialized. A lasting solution can only come about through cross industry and public-private partnerships.

Understanding IBC's new Municipal Risk Assessment Tool



Moderated by
Alister Campbell
CEO, The Guarantee
Company of North America

Panelists:



Robert Tremblay,
Director of Research,
IBC



Ray G. Kearns,
Canadian Risk and Compliance,
Director, State Farm



George LeBlanc,
Mayor of Moncton,
New Brunswick

A Hard Rain's A-Gonna Fall. So What Can IBC's New Underwriting Tool Do About It?

Cat losses have been near or above \$1 billion for three years running. Water and sewer infrastructure is inadequate for the unprecedented levels of precipitation we're seeing, and it's putting more and more stress on insurers and communities. IBC's Municipal Risk Assessment tool (MRAT) uses three kinds of data – geographic information system (GIS) data, climate history and modeling, and claims history – to measure infrastructure vulnerabilities. The new tool will bring greater precision to underwriting while helping municipalities prioritize their infrastructure repairs. But MRAT is a powerful tool that must be used with caution. Join this expert panel as they discuss the opportunities and risks ahead.

End of Morning Concurrent Sessions

NICC 2012 SCHEDULE

12:30-2:25pm **Lunch sponsored by the CIP Society**

US Elections, Canadian Politics and the Future of Conservatism



The Wall Street Journal dubbed David Frum one of the leading political commentators of his generation. He is also cited as one of the top 100 public intellectuals in North America. Political speechwriter, author, journalist, and commentator, David Frum is at the top his game.

Frum is an expert on Canada-US relations, and leads discussion on social and political issues of the day. David offers refreshing and clear insights of complicated issues. Don't miss his NICC closing keynote address, where he will train his sights on the 2012 US elections, the Canadian political scene, as well as a sharp-as-nails analysis of the current state and future outlook for conservatism.

Closing Keynote Luncheon Speaker: David Frum

Social Guests Welcome

2:25-2:30pm **Conference Wrap Up Joel Baker**, NICC President and CEO

Conference Concludes

2012 AON BENFIELD NICC GOLF TOURNAMENT

Le Grande Vallon Golf Course, Sunday, September 30, 2012

Foursome Scramble, 11:00am Shot Gun Start

Le Grand Vallon is a beautifully rolling 18-hole, par 72 course set against the breathtaking backdrop of Mont-Sainte-Anne. The course features 6,583 yards of impeccable fairways from the back tees, challenging tree-lined stretches, wide open mid-course sections, four lakes and 40 pure white sand traps.

Le Grand Vallon golf course is greatly esteemed for its remarkable architecture. With its gorgeous fairways and a gentle mountain breeze to cool off the warmer days, the course is making the competition green with envy!

Tournament package includes:

- Transportation to and from Le Grande Vallon
- Green fees & power carts
- Boxed lunch & 2 beverages
- Taxes and gratuities

Aon Benfield NICC Tournament Fee:

\$100 per person

Premium Golf Club Rental fee
(must be reserved in advance):

\$50 per person

Loews departure: 9:15am and 9:30am

Le Grande Vallon departure back to Loews: 4:30pm



The NICC is excited to present our Hole-in-One tournament, proudly sponsored by Aviva.

The prize is worth \$15,000.
Good luck, golfers!



NICC 2012 Spousal/Social Guest Program

Registered spouses or social guests of delegates are entitled to attend all NICC social functions and meals including the opening cocktail reception, both breakfasts and lunches, as well as the gala dinner and post-dinner entertainment offered on October 1st.

In addition to the above, registered spouses or social guests have the option to sign up for the following high-quality day program:



Explore Québec!
Monday, October 1st, 2012



Autumn is one of the most beautiful seasons, and you will most definitely be charmed by the colours of Québec City and its landscapes. Our tour begins with a deluxe mini coach transporting you to a few notable areas in the city, where history is engraved and paved streets and historic houses will make you feel like you are in the 18th century. Your guide will provide an informative walking tour, helping you to appreciate the French culture and feel the energy of the city.

Next stop is at the Manoir Montmorency, by the famous waterfalls, for a delectable 3-course menu while enjoying the view. After lunch, you will have time to walk around and explore this impressive 250-foot high waterfall in order to take advantage of countless breathtaking sightseeing spots. Following that experience, get back on board and let yourself be immersed by the beauty of the Isle of Orleans. Along the way, a few tasting stops will be made at a local “Cidrerie”, and a family-owned ‘cassis cream’ producer.

This delectable package includes:

- Motorcoach transportation
- Professional tour guide
- 3-course gourmet lunch and afternoon tastings
- All admissions
- Applicable taxes and gratuities

Loews departure: 9:00am
Loews return: 4:00pm



Aon Benfield/NICC Golf Tournament - September 30 - Le Grand Vallon Golf Club

Tournament Fee: \$100 ea.

Includes: Transportation, green fees, power cart, boxed lunch, beverages etc.

Yes, I would like to register for the NICC golf tournament on September 30, 2012 .

I require rental clubs (please add \$50): Left Handed, Right Handed

Yes I would like to register my Social Guest/Spouse for the golf tournament

My social guest requires rental clubs (please add \$50): Left Handed, Right Handed

Complete the foursome list below, if this has already been arranged. If entering as a single and prefer a foursome to be arranged for you please CHECK THIS BOX

Other Players in Foursome (each player must be registered for the NICC and for the tournament) :

1: Name: _____ Company Name _____

2: Name: _____ Company Name _____

3: Name: _____ Company Name _____

NICC will make best efforts to accommodate foursome requests.

Payment Options

You may return this form with a cheque payable to the **National Insurance Conference of Canada** and send to:

The National Insurance Conference of Canada, 133 Richmond St. W., Suite 401, Toronto, Ontario, Canada M5H 2L3

or register and pay on-line at www.niccanada.com.

Delegate registration fee: \$ _____

Guest/Spousal Option (Select One): [A] or [B] Fee: \$ _____

Golf Tournament fees: \$ _____

Golf Club Rental fees (MUST be reserved by September 1, 2012): \$ _____

Subtotal \$ _____ *Canadian residents add 5% GST \$ _____*

TOTAL AMOUNT DUE \$ _____

You may also pay via credit card. Please fill out the information and fax to **416-363-7454**, att. Laura Viau

AMEX Mastercard VISA

Cardholder name _____

Number _____

Expiration date _____ Signature _____

Billing address _____ GST #881163406

Hotel Accommodation and Flight Information

Loews Hôtel Le Concorde, 1225 cours du Général-De Montcalm
Québec City, Québec, G1R 4W6, Canada

Phone: (418) 647-2222 Reservations: (800) 463-5256

Please use **Group Code NIC100** when making your reservation.

Conference rates apply September 27 - October 5 (inclusive)

For more information please visit www.niccanada.com/hotel

www.niccanada.com/flights

porter

Porter Airlines is proud to offer a 20% discount on all available base fares for travel to and from the **National Insurance Conference of Canada**. The discounted fares are available for flights from September 27 to October 5, 2012.

Please book online at www.flyporter.com or through your travel agent using promo code **NICC12**.

NICC Fast Facts

Dress Code: Business.

Registration desk opens on September 30th, at 9:00 am.

Entry to all business sessions and social functions requires delegates and guests to wear badges.

Conference officially concludes at 2:30 p.m. on Tuesday, October 2nd.

Any questions? Please contact Laura Viau at (416) 368-0777 or laura.viau@msaresearch.com

Visit www.niccanada.com for more details