



NATIONAL INSURANCE
CONFERENCE OF CANADA

SEPTEMBER 26 - 28, MONTREAL, QC

2023

WHERE INDUSTRY LEADERS MEET™

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NICC 2023 **ADVISORY COMMITTEE**

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MSA Research

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CEO, Allstate Insurance
Company of Canada

Peter Braid
CEO, Insurance Brokers
Association of Canada

Mike George
CEO, Tokio Marine
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NICC 2023 is accredited by RIBO: 9.5 Hours
Total Management (9.0) | Professional Development (0.5)

Celebrating **15 YEARS** of NICC

I invite you to the 15th annual National Insurance Conference of Canada (NICC) in Montreal, Quebec from September 26th – 28th, 2023. This year's conference theme is 'Reversion to Mean? Don't Count on It?'

Our Advisory Committee has crafted a dynamic agenda, pushing boundaries and ensuring NICC remains at the forefront of the insurance landscape. We have exciting additions this year, including an offsite Lloyd's cocktail event featuring Dawn Miller on day one, and the Gallagher Re Nightcap Party on a high-rise rooftop terrace on day two.. Additionally, following NICC, you are invited to attend InsurTech North (ITN) at no extra cost, offering its own outstanding Advisory Committee, pitch event, and marketplace closing out with an offsite social on day three sponsored by Luge Capital and RGA.

NICC remains Canada's premier insurance conference, providing outstanding agendas and networking opportunities. The brochure enclosed showcases our exceptional Advisory Committee's dedication and expertise.

The business program of NICC 2023 includes a fireside chat between OSFI Superintendent Peter Routledge and

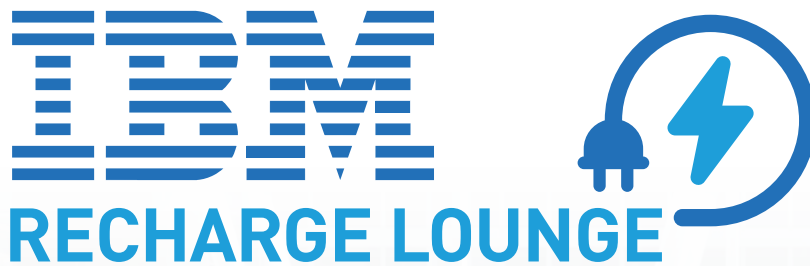
our new emcee, Kathleen Butterfield. Breakout sessions on 'Imagining the Commercial Insurance Landscape in the 2030s' and 'The Politicization of Insurance' will be followed by presentations on various topics, including talent management, DEI and ESG considerations, and the Future of the Broker Channel. We continue with sessions on the global economic outlook, a panel of global leaders, and discussions on Closing the Protection Gap, OSFI B-15, and regulatory/legal topics.

Please review the impressive agenda enclosed. The 2023 NICC is the place to be for insurance executives like yourself.

Thank you for your support. We look forward to your presence at the 15th annual National Insurance Conference of Canada.

My very best,

Joel Baker
President & CEO,
NICC & MSA Research



Wednesday & Thursday, Sept 27 - 28 from 9 am - 4 pm

The IBM Recharge Lounge is open for the duration of the conference and includes charging stations, light snacks, coffee & tea.

It's the perfect spot to take a quiet break and catch up on work, converse with colleagues and meet new connections!

Agenda Tuesday, September 26th

11:00 am • HSB Canada - NICC 2023 Golf Tournament

Club de Golf de l'Île de Montréal - for tournament information, see page 11

6:15 pm • Cocktail Reception at Nacarat

Nacarat at the Fairmont Queen Elizabeth is a pleasant five minute walk away from the Le Centre Sheraton but for those who prefer, we offer a convenient shuttle service between the hotels from 6-8pm.



Welcome Address

Dawn Miller

Director of Commercial,
Lloyd's

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LLOYD'S

Agenda Wednesday, September 27th

8:00 am • Breakfast

9:00 am • Networking Lounge Opens

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9:00 am • Welcome, Acknowledgements & Intro Address



Joel Baker

President and CEO,
NICC & MSA Research



Kathleen Butterfield

Partner, Financial Services,
Fasken, and
NICC 2023 Emcee

9:20 am • Fireside Chat



Kathleen Butterfield

Partner, Financial Services,
Fasken, and
NICC 2023 Emcee



Peter Routledge

Superintendent of
Financial Institutions,
OSFI



Agenda Wednesday, September 27th

Networking Break ● 10:00 am

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Concurrent Session ● A 10:30 am

Seeing Tomorrow - Imagining The Commercial Insurance Landscape in the 2030's

The 2030's are not so far off, though they seem light years away with the rapid cadence of economic and technological changes. The courageous panelists will address the current challenges and do their best to prophesize the near future with your help, subject to any and all disclaimers that you can imagine.



Moderator
John Barclay
CEO,
South Western
Insurance Group



Lisa Giannone
President & COO,
BFL Canada



Rob Marsh
President,
Liberty Mutual Canada



Dawn Miller
Commercial Director,
Lloyd's



Steve Pottle
Chair, RIMS Canada Council and
Director Risk Management Services,
Thompson Rivers University



Join the conversation on LinkedIn:

@NICC_Canada
#NICC2023



Agenda Wednesday, September 27th

10:30 am **B** Concurrent Session

Politicization of Insurance: How the industry can get out of the government's crosshairs for good

Over the last several years, there has been an increased willingness on the part of governments to intervene in the insurance market. The political landscape across Canada is shifting and the industry continues to be caught in the political crossfire. How can we best engage governments of all political stripes to ensure competitive and sustainable insurance markets across the country? Join our panelists for a lively discussion on how the industry can better insulate itself from political intervention.



Moderator
Liam McGuinty
Vice President, Strategy,
Insurance Bureau
of Canada



Peter Braid
CEO,
Insurance Brokers
Association of Canada



Karin Ots
Senior Vice-President,
Regulatory & Government
Relations, Aviva Canada



Nathan Rotman
Former Chief of Staff to Premier
Notley, advisor at Meredith Bosenkool
Policy Advisors

11:45 am **Lunch & Keynote Presentation**



Celyeste Power
President & CEO,
Insurance Bureau of
Canada

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IBC
Insurance Bureau
of Canada

Agenda Wednesday, September 27th

Concurrent Session **C**

1:15 pm

Building a Bridge for the Industry

PACICC is in the process of applying to OSFI for an insurance company charter as part of its plan to build-out its “resolution toolkit”. This session will help participants get up to speed on the compelling logic for creating a “bridge insurer”. But, there are important decisions yet to be made regarding both capitalization and governance of the planned PACICC General Insurance Company. The session will give all participants an opportunity to understand the options on the table as well as the trade-offs involved. Participants will be asked to provide input/feedback as the PACICC Board moves towards decisions on these key strategic issues later in the Fall of 2023.



Alister Campbell
President & CEO,
PACICC



Grant Kelly
Vice President, Regulatory
Affairs and Financial Analysis,
and Chief Economist, PACICC

Concurrent Session **D**

1:15 pm

Where Are Facility and Équité Going?

Équité and Facility are two associations that both play critical roles in our industry, managing various risks on behalf of the industry. Équité was established to prevent and detect fraud and insurance crimes, and Facility ensures availability of auto insurance both directly, and indirectly through risk sharing pools and access to driver history. Join this fascinating panel of leaders about the plans and prospects for each of their associations in these challenging times for our market.



Moderator
Twiggy Lemercier
COO,
Allstate Canada



Teri O'Brien
President & CEO,
Équité Association



Derek Tupling
VP of Government Relations and Communications,
Facility Association

Networking Break

2:15 pm

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Agenda Wednesday, September 27th

2:45 pm • A Conversation About the New Canadian National Flood Insurance Program

DESCRIPTION COMING SOON

3:30 pm • Intersectionality of Talent Management, DEI and ESG for the P&C Insurance Industry

For most CEOs in the financial industry, Talent Management is top of mind. This is especially true for the leaders in P&C insurance in Canada. To attract a diverse workforce amid a growing newcomer population and with representation expectations across multiple stakeholder groups, companies need more and more to invest in DEI initiatives to tap into a wider range of talent. How can we effectively lead ESG initiatives if we do not purposely focus on meaningful activities supporting “S” in ESG? The panel will discuss best practices, what they find more effective and why their initiatives are critical to their organization and the industry thriving.



Moderator
Kathleen Butterfield
Partner,
Financial Services,
Fasken



Dionne Bowers
Vice-Chair & Co-Founder,
Canadian Association of Black
Insurance Professionals



Erin Fischer
Formerly SVP, Chief Claims &
Regional Insurance Operations
Officer, Wawanesa



Ingrid Wilson
Founder & Principal,
GridFern Strategic HR



George Woods
Chairman, NAAIA, and Head, US
P&C Broker Sales Management,
Swiss Re America



Agenda Wednesday, September 27th

Concurrent Session **E** 4:20 pm

The Broker Channel Landscape: Building for the Future

This panel will discuss the issues facing both small and large brokerages today, consolidation trends, broker advocacy, the attraction and retention of talent, changing consumer demand, technology and connectivity, and the broker of the future.



Moderator
Peter Braid
CEO,
Insurance Brokers
Association of Canada



Tracy Boland
President Elect,
Insurance Brokers
Association of Canada



Mathieu Brunet
Vice President,
MP2B Assurance
and IBAC



Lisa Giannone
President & COO,
BFL Canada

Concurrent Session **F** 4:20 pm

The Rapidly Approaching Computing Tsunami - Are We Ready?

Quantum computing is advancing rapidly, with the potential to revolutionize complex systems modeling and solve pressing global challenges. However, the power of quantum computing also poses a significant threat to the confidentiality, integrity and availability of information, and the control of connected systems. Leaders in cybersecurity, risk, innovation, and digital transformation alike are encouraged to take a proactive step forward in their understanding of how to plan for both the benefits and risks on the horizon. Join this expert panel to learn how to strike the right balance between meeting your current business challenges and preparing for a post-quantum world.



Moderator
Mercedes Gilroy
Director Marketing,
evolutionQ



Peter Tysowski
Quantum Consulting Leader,
Insurance, IBM



Michele Mosca
CEO & Co-Founder,
evolutionQ





NICC GALA DINNER

Dress: Business Casual | Cocktails: 6:30pm | Dinner: 7:30pm

Dinner Co-Sponsored by



*Cocktail Reception &
Gala Wine Sponsored by*



NIGHTCAP PARTY AT LES ENFANTS TERRIBLES

We're ending Day 2 with a new conference addition - a NightCap Party at Les Enfants Terribles! Thank you to Gallagher Re for sponsoring this event.





NICC 2023 GOLF TOURNAMENT

at the Club de Golf de l'Île de Montréal

Departure from Le Centre Sheraton: 9:30 am
Foursome Scramble: 11:00 am Shot Gun Start

Tournament Package includes:

Transportation, green fees, power carts,
boxed lunch, 2 beverages, taxes & gratuities.

FEE:

\$125 per person
Clubs available
for rent

Agenda Thursday, September 28th

7:15 am • Breakfast

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大成 DENTONS

8:15 am • Global Economic Outlook

Join Swiss Re's Jérôme Jean Haegeli for a whirlwind tour of the challenges, complexities and opportunities facing the industry and society in Canada and worldwide amid political instability, conflict, higher interest rates, stagflation and fragile financial systems. Q&A will be encouraged.



Jérôme Jean Haegeli
Group Chief Economist,
Swiss Re

9:00 am • Global Leaders' Panel

Attention will be intensely focused on the 2023 Global Leaders' Panel. This following the generationally difficult 2023 renewal season. Will 2024 renewals be better/worse or the same? Global developments in the retro/re/insurance arena always have a direct and immediate impact in the Canadian market. Technology, capital demands, interest rates, inflation, CAT losses, M&A, global regulatory developments and emerging risks will be among the crucial topics discussed by this highly esteemed panel.



Moderator
David Priebe
Chairman,
Guy Carpenter



Ken Brandt
Chairman, President
& CEO,
TransRe



Jean-Jacques Henchoz
CEO,
Hannover Re



Kathleen Reardon
CEO,
Hiscox Re & ILS

Agenda Thursday, September 28th

Networking Break ● 10:00 am

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Concurrent Session ● 10:20 am

NatCat Protection Gaps in Canada & the National Flood Insurance Program

In Budget 2023, the federal government committed to provide seed funding for the creation of a national flood insurance program focused on high-risk residential properties. The program will be built on a multi-peril basis, which will enable other perils, principally earthquake, to be included at a later date. The p&c industry is playing a leading role in bringing the new program to life.

What are the requirements of successfully designing and implementing a new, best-in-class disaster risk program in Canada? What complementary measures are required to ensure the successful operation of the program, including risk identification, consumer education, incentive structures, affordability and risk mitigation, to name a few? And given comparable programs in similar jurisdictions (e.g., Flood Re in the UK, NFIP in the US), what landmines must be side-stepped when designing a national flood insurance program?

Join our panelists as they explore these exciting and pressing issues.



Moderator
Jordan Brennan
Chief Economist &
Vice President, Policy
Development, IBC



Jolee Crosby
President & CEO, Swiss Re
Canada & English Caribbean



Susan Penwarden
Managing Director,
Personal Lines,
Aviva Canada



Matt Wolfe
President & CEO,
Aon Reinsurance
Solutions Canada

Agenda Thursday, September 28th

10:20 am **H** Concurrent Session

The New Imperative: OSFI B-15 and Climate Strategy, Risk Management & Disclosures

Recent developments with respect to regulatory and financial reporting are driving new expectations on how insurers integrate climate risk into their overall business, governance and strategy. OSFI's recent finalization of guideline B-15 outlines clear milestones with respect to understanding, mitigating and managing climate-related risk for all FRFIs.

As these new guidelines come into force, and with an eye toward other potential future requirements – such as reporting against the ISSB's eventual disclosure baseline – insurers need to understand what is coming at them, how they fit together and build out plans to effectively integrate them into their strategy and their day to day operations.

The question on every insurer's mind is how do we do this? This session aims to level set on the most recent climate-risk reporting developments, take a deeper dive into OSFI's guideline and provide some practical advice on where to start – or how to level up – your climate strategy, risk management, and disclosures.



Moderator
Bill Murphy
Senior Advisor,
ESG Services,
KPMG LLP



Lesley Christodoulou
VP, Corporate
Finance Services,
Co-operators Group



Javinder Sidhu
Director of Data and Analytics,
OSFI

11:15 am **•** Hot, Hotter, Hottest Regulatory & Legal Topics

Join us for a fast-paced interactive discussion of legal and regulatory hot topics affecting the industry. The session will address key legal and regulatory developments – what you need to know about where are we at and where our pundits think we may go?



Stuart Carruthers
Partner,
Stikeman



Koker Christensen
Partner,
Fasken



Laurie LaPalme
Partner, National Lead, Corporate
& Regulatory Insurance Practice,
Dentons



Agenda Tuesday September 20th

Closing Luncheon Keynote: Navigating the Future of AI

12:00 pm

As AI and AGI technologies continue to advance at an unprecedented rate, it is becoming increasingly important to examine their ethical implications. This fireside chat will explore the complex ethical considerations surrounding AI development, implementation, and regulation. We will delve into topics such as bias and fairness in algorithms, the impact of AI on privacy and surveillance, and the potential for AI to exacerbate existing social inequalities. Through thought-provoking discussions and expert insights, attendees will gain a deeper understanding of the ethical challenges that lie ahead in the rapidly evolving field of AI, and develop strategies for navigating them in a responsible and ethical manner.



Sue Britton
CEO and Founder,
Firefly Growth Inc.



in conversation with
Daniel Susskind
Research Professor, King's College London,
Senior Research Associate, Oxford University

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Conference Wrap-Up

1:00 pm



WICC was formed in 1996 to unite and engage the Canadian Insurance community to fund cancer research, support and education and improve the lives of those affected by cancer. Over \$18.5 million has been raised across Canada and the funds have been donated to the Canadian Cancer Society in direct support of cancer research projects and community initiatives.

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, NICC has made sizeable annual donations in lieu of speakers' gifts and, with the support from delegates across the country, WICC has hosted conference-based silent auctions and raffles, raising over \$210,000 since 2008 in support of cancer research and awareness. In 2018, WICC awarded MSA Research the Lew Dunn Award for their passionate and unwavering support and annual fundraising conducted at NICC.

WICC is extremely proud to participate at the 2023 NICC in Montreal and welcomes your show of support. Please contact Maryse Bossé at maryse.bosse@aon.ca regarding silent auction contributions.





September 28, 2023
Le Centre Sheraton
Montreal, Quebec

ADVISORY COMMITTEE

Jan Arp - *Holt Xchange*
 Joel Baker - *MSA Research*
 Sue Britton - *Firefly Growth Inc.*
 John Harvey - *Insurtech Canada*
 Laviva Mazhar - *Luge Capital*
 David Nault - *Luge Capital*

Agenda Thursday, September 28th

11:00 am • **Registration Opens**

InsurTech North Registrants can attend the NICC Closing Lunch at 12:00 pm.

1:25 pm • **Welcome, Acknowledgements & Intro Address**



ITN 2023 Emcee
Jan Arp
 Founding Managing
 Partner, Holt Xchange



Joel Baker
 President & CEO,
 MSA Research

1:35 pm • **Canadian Insurtech Landscape: Startups that are Innovating, Opportunities and Funding**

The insurtech landscape has been rapidly evolving in Canada. With the launch of the 2023 Status of the Canadian Insurtech Landscape report by Luge Capital, the speakers will present an update on the fintech and insurtech ecosystem in Canada, areas where startups and insurers are innovating, opportunities for future growth and the venture funding landscape.



Sean Gilday
 VP, Strategic Partnerships
 at Reinsurance Group of
 America, Incorporated



Sue Britton
 CEO and Founder,
 Firefly Growth Inc.



Laviva Mazhar
 Principal,
 Luge Capital



Unpacking The Trends: Financing and Consolidation for InsureTechs

2:00 pm

With the InsurTech industry rapidly evolving, how do start-up companies raise capital to finance their growth? What consolidation trends are happening? During this session, industry experts will explore the latest M&A trends and challenges as well as share valuable insights on financing options.



Moderator
Jill Chua
Managing Director,
Raymond James



Andrew Johnston
Global Head,
InsurTech,
Gallagher Re



Stephanie Koo
Partner,
Nyca Partners



David Nault
Co-Founder
& General Partner,
Luge Capital

Where Will the Next Tranche of Innovation Come From?

2:30 pm

In this session Insurtech Canada founder John Harvey will discuss industry trends with insurance leaders to uncover clues about sources of innovation in our industry. As new tools like Chat GPT, bots and automation take hold, along with globalization and repurposing of human resources; we'll explore further what this means for stakeholders and clients in this rapidly changing world.



Moderator
John Harvey
Founder,
Insurtech Canada



Tomas Blazejowski
Corporate Development
& Venture Fund Director,
Co-operators



Sasha Gainullin
CEO,
Battleface



Patrick Hayes
Head of Operations,
Americas, Lloyd's



Melisa Muraca
VP, Technology &
Transformation Strategy,
Sun Life



Agenda Thursday, September 28th

3:00 pm • Networking Break



3:15 pm • Wolf Pack Pitch Event



Wolf Pack Leader
Daniel Shum
Senior Partner, Insurance
Practice Leader, IBM

4:30 pm • Speed Dating Marketplace

Using the event networking app, delegates are able to find information about conference attendees, carriers, InsurTechs, VC's, advisors or regulators with similar interests and schedule one-on-one speed-date style networking meetings. Delegates can download the app and sign in, create their profile, select their interests, write a short pitch and begin sending or accepting meeting invites. Once the invites are accepted, users are assigned a meeting spot. Let your deal-making begin – it's that easy!

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5:30 pm • Networking Social at Espace CDPQ



In Québec, there's one place where venture capitalists converge: Espace CDPQ. All delegates, speakers and moderators are invited. Continue your valuable networking opportunities over drinks and canapes at Espace CDPQ, a few minutes away from the Sheraton for the closing event of ITN 2023 and indeed NICC 2023. A wonderful way to cap off the events!

**Espace CDPQ: 3 Place Ville Marie, Suite 12350, Level RC
Montréal QC, H3B 0E7**





NATIONAL INSURANCE CONFERENCE OF CANADA

REGISTER AT WWW.NICCANADA.COM

Registration* (all prices are in Canadian dollars, plus applicable taxes)

Individual delegates **\$2,299 ea.**

Three or more delegates **\$2,199 ea.**

*Registration fees in CAD include access to all sessions, breakfasts, lunches, cocktail receptions, nightcap party and gala dinner. Group discounts cannot be applied in conjunction with other discounts. Accommodation and golf are not included in registration fee. Credit card and EFT payments accepted. EFT payment is only available to Canadian residents.

NICC Cancellation Policy:

Cancellation fee of **CS\$175 + HST** applies per delegate.

No refunds after July 31, 2023. Substitutions allowed at any time.

Social Guest Option:

Social guest registration applies only to a spouse or partner attending the conference in a social capacity; it does not include professionals working in the industry. Social guest registration allows for food and beverage access only and does not include attendance to any business sessions.

Social Guest Fee **\$349 ea.**
includes all meals and cocktail receptions

Questions? Please contact Olajumoke Awotungase at

olajumoke.awotungase@msaresearch.com

+1 (416) 368-9001

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Total Management (9.0) | Professional Development (0.5)

www.niccanada.com for more details

WHERE INDUSTRY LEADERS MEET



NATIONAL INSURANCE CONFERENCE OF CANADA

SEPT 26-28

2023

MONTREAL

LE CENTRE SHERATON MONTREAL

The NICC welcomes you to Montreal, Quebec for our 15th Anniversary NICC! This year's accommodations are held at Le Centre Sheraton Montreal for convenient conference access.

Please go to
www.niccanada.com/hotel
to reserve your room.



Le Centre Sheraton Montreal
1201 Boulevard Rene-Levesque West,
Montreal, Quebec, H3B 2L7