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ONTARIO CONFERENCE
OF CASUALTY ACTUARIES

2019 OCCA Spring Conference

May 13, 2019

Hilton Downtown Toronto

MESSAGE FROM OCCA EXECUTIVE



Welcome to the fifth annual OCCA Spring Conference! We are so grateful to all our members for showing such a strong interest in attending our conference once again this year, with the tickets selling out in a matter of hours. We have worked hard to put together a lineup of quality speakers that will touch important matters that are relevant to today's actuaries in the P&C industry.

This morning, we will have Houston Cheng, Patricia Hladun, and Veronika Molnar leading us through a panel discussion on the journey to implementing IFRS 17. Jim Christie will follow with an update on the latest going on with the CAS.

Right before lunch, Greg Jones will talk to us about leveraging alternative data sources in the world of AI and Machine Learning within the insurance industry. In the afternoon, Elaine Lajeunesse and Patricia Therrien will discuss ORSA as a practical tool for the business and its interaction with DCAT, while Tim Bzowey will describe his first 100 days at FSRA, the new regulatory agency in Ontario. We will also have Étienne Plante-Dubé and Ravy Por guide us through their journey outside of pricing in a financial institution and their uses of Machine Learning. To close the conference, we have Dr. Blair Feltmate talk to us about the incredibly important topic of climate change and the biggest risk surrounding it.

On that note, to do our part in helping the environment, you will notice that we have not printed the conference brochure this year. We are working on transitioning into a paper-free conference, so stay tuned for more changes in conferences going forward!

I look forward to today's sessions and I hope that you all have an educational experience listening to the speakers while also having fruitful exchanges with your peers during the breaks.

I would like to thank my OCCA Executive team for the countless hours they have volunteered towards planning this conference in the past six months in addition to balancing work and personal commitments. This conference would not have been possible without them! Patrick Cunningham from RSA has been involved with OCCA for the past five years and his experience has been a tremendous help in making sure we covered all the details. I must also mention that Adil Virani from Intact Insurance and Keith Chen from Ernst & Young put in so much effort despite having to study for CAS exams at the same time. Thank you also to Anita Li from RSA for lending us a hand with the final steps in preparation for today. I also want to thank Anita Park for leading the Scholarship Committee this year, as well as her team of volunteers that helped her with the process in the last few months. Finally, I would like to thank all our sponsors for continuing to support us and our speakers for donating their time and experience to make this event a reality.

This is my third year being involved with OCCA and it is truly a pleasure to be serving as your President this year. Working with OCCA is a valuable opportunity for anyone to contribute to the profession, connect with industry peers, as well as develop leadership skills. If you are interested in volunteering for OCCA, please feel free to come talk to one of us at the cocktail after the conference or email me at mariel.capco@intact.net.

Enjoy the conference!



Mariel Capco, FCAS, FCIA
OCCA President

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AGENDA

- 9:00 - 9:15 Opening Session
- 9:15 - 9:30 Icebreaker
- 9:30 - 10:15 **IFRS 17 Implementation, A Panel Discussion on the Journey to IFRS 17** - Houston Cheng, FCAS, FCIA, Senior Manager, KPMG, Patricia Hladun, FCAS, FCIA, ASA, Actuarial Expert, the Co-operators, and Veronika Molnar, ACAS, ACIA, Senior Manager, Aviva
- 10:15 - 10:45 Networking Break
- 10:45 - 11:15 **CAS Update** - Jim Christie, FCAS, FCIA, President, CAS
- 11:15 - 12:00 **AI and Machine Learning: The Death (and Rebirth) of Insurance** - Greg Jones, Chief Data Officer, Carpe Data
- 12:00 - 13:10 Lunch
- 13:10 - 13:50 **Practical Applications of Integration of DCAT and ORSA** - Elaine Lajeunesse, FCAS, FCIA, CFA, SVP, Risk Management & Chief Risk Officer, TD Insurance, and Patricia Therrien, AVP, Risk Management, TD Insurance
- 13:50 - 14:00 OCCA Scholarship
- 14:00 - 14:40 **FSRA – First 100 Days and Countdown to Launch** - Tim Bzowey, EVP, Auto/Insurance Products, FRSA
- 14:40 - 15:10 Networking Break
- 15:10 - 15:50 **Our Journey as Actuaries Outside of P&C Pricing (Machine Learning Applications in a Financial Institution)** - Étienne Plante-Dubé, FCIA, FCAS, Director, Advanced Analytics, Desjardins, and Ravy Por, Lead, Partnerships and Outreach, Advanced Analytics Desjardins
- 16:00 - 17:00 **Keynote Speech - Limiting Climate Change and Extreme Weather Risk** - Dr. Blair Feltmate, Head, Intact Centre on Climate Adaptation
- 17:00 - 17:05 **Cocktail Sponsor** - Elli Koponen, Elliot Bauer
- 17:05 - 17:10 Closing Remark
- 17:10 - 19:30 Cocktail Reception

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SESSIONS AND BIOS

9:30 IFRS 17 Implementation, A Panel Discussion on the Journey to IFRS 17

With two and a half years to go until the tentative date of initial application of IFRS 17, some companies are well on their way in preparing for the implementation of the new standard. Hear about some of the lessons learned and challenges encountered from actuarial practitioners embedded in IFRS 17 projects.



Houston Cheng, FCAS, FCIA, Senior Manager, KPMG

Houston is appointed actuary, peer reviewer, and audit actuary to a diverse group of clients in Canada, and is knowledgeable on insurance regulatory and governance issues. Some of the emerging topics that Houston is focusing on recently include IFRS 17, autonomous vehicles, blockchain, insurtech, peer-to-peer insurance, and sustainability in insurance. Houston is actively involved in current IFRS 17 engagements with multiple clients, both in the role of actuarial consultant in a broad IFRS engagement, as well as in the role of appointed actuary, bringing his knowledge of IFRS 17 to the rest of the organization.

At the CIA, Houston is Chair of the P&C Continuing Education Subcommittee, as well as the P&C Financial Reporting Committee. Since 2014, Houston has been teaching an introductory actuarial course at the University of Toronto.

Patricia Hladun, FCAS, FCIA, ASA Actuarial Expert, the Co-operators

Patricia Hladun is an actuary within the Corporate Actuarial & Reinsurance Services area of The Co-operators Group; her current responsibility is to lead the IFRS 17 initiative for the Group's P&C business. Beginning her career as an actuarial pension consultant, Patricia eventually saw the light and joined The Dominion as a P&C analyst. She has more than 25 years of actuarial experience, mostly in financial reporting positions, at various organizations including Deloitte, OSFI, Munich Re, and The Dominion. Patricia graduated from the University of Saskatchewan with Bachelor of Commerce and Bachelor of Science (statistics concentration) and also holds a Master of Management Analytics from Smith School of Business at Queen's University.



Veronika Molnar, ACAS, ACIA, Senior Manager, Aviva



Veronika Molnar is Senior Manager within the Corporate Actuarial Department at Aviva Canada Inc.; her current responsibilities include the IFRS 17 implementation of the Group's P&C business globally as well as UK IFRS & SII reporting. At the beginning of her career, Veronika worked as a Casualty Underwriter at Commonwealth - currently Northbridge - with a focus on large accounts and specialty risks, which gave her a practical insight into the P&C insurance industry. Later on, she joined the AON/IAO Consulting as an analyst. Veronika graduated from York University with Bachelor's degree in Mathematics for Commerce

- Actuarial Science Stream. Veronika is a University Liaison for CAS, promoting the P&C stream to student and a member of CIA's Property and Casualty Financial Reporting Committee.



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Jim Christie, FCAS, FCIA - President, CAS

Jim has been involved in the provision of actuarial and consulting services since 1976 and has extensive experience as a management, insurance and actuarial consultant, as a professional actuary, and as a senior insurance executive. He has a breadth of practical knowledge ranging from large international insurance corporations to small entrepreneurial operations, financial reporting, mergers and acquisitions, corporate restructuring, product design, pricing, claim reserving, and reinsurance design. Before officially retiring Jim was a partner at one of the Big Four accounting firms. His roles included acting as the appointed actuary for many Canadian insurers as well as providing external reviews or audit support to other Canadian insurers.

Jim has served as chair of the Actuarial Standards Board (ASB). He is also a member of an ASB designated group addressing actuarial standards for International Financial Reporting Standards on Insurance Contracts (IFRS 17). For many years, he chaired the Actuarial Advisory Committee of the Office of the Superintendent of Financial Institutions. Jim was also President of the Canadian Institute of Actuaries (CIA) from 2011 to 2012. The CIA awarded Jim its first gold service medal to recognize his volunteer activities to the Canadian actuarial profession.

He is currently President of the CAS, having previously served on its board of directors and as its vice president admissions.

11:15 AI and Machine Learning: The Death (and Rebirth) of Insurance

The initial excitement and expectations of how Big Data will transform our businesses, lives, and bank accounts has had some disappointments. Now many are replacing the dreams of Big Data with the promise of Artificial Intelligence and Machine Learning.

The term “Artificial Intelligence” was coined over 50 years ago, so why is everyone so excited about it now and why do some people think it is more dangerous than nuclear weapons?

We will explore the rise of analytics, how AI may disrupt the insurance industry, and use of AI and ML in real world insurance applications that can be implemented today without risking the demise of the human race.



Greg Jones, Chief Data Officer, Carpe Data

Greg Jones is an executive with over 20 years of experience in advanced analytics and data mining. Prior to joining Carpe Data, Mr. Jones served as VP, Enterprise Data & Analytics at Equifax, where he led the creation of Equifax’s Enterprise Identity & Linking business and consumer insights platform, as well as the management of the firm’s North American Commercial Services data strategy.

Mr. Jones also previously served as a Director at Juniper Bank, Director at Experian, and Marketing Manager at Chase Card Services.

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13:10 Practical Applications of Integration of DCAT and ORSA

Insurers have done their ORSA for a number of years now and their ORSA process is maturing. After a brief recap of historical context, learn how ORSA interacts with DCAT and how it can be a practical tool for the business rather than just a regulatory exercise.



Elaine Lajeunesse, FCAS, FCIA, CFA
SVP Risk Management & CRO, TD Insurance

Elaine joined TD Bank Financial Group in September 2017, as SVP and CRO TD Insurance. In her role, she oversees TD Insurance and TD Reinsurance, Risk Management. She is an experienced executive with broad professional and business experience within the financial services industry, mainly insurance, reinsurance and banking.

Elaine's expertise in insurance operations supports companies' growth and value creation with her extensive knowledge of both life and P&C insurers' operations for underwriting, claims, finance, actuarial and risk management.

She is Board of Director, TD Insurance and TD Reinsurance Barbados, member of TD Retirement Committee, Executive Sponsor of TD Risk Management Visible Minorities and an active member of the Public Statement Committee for Canadian Institute of Actuaries.

Elaine holds a B.Sc., Actuarial Science from Université Laval. She is a Fellow of the Canadian Institute Actuaries, Fellow of the Casualty Actuarial Society and is a CFA charter holder.



Patricia Therrien, AVP, Risk Management, TD Insurance

Patricia Therrien is Associate Vice President Insurance Risk at TD Insurance; she has been with TD Insurance for the last 26 years in various actuarial and non-actuarial functions. She has recently joined the Risk Management team to oversee the Insurance Risk component. Her current responsibilities are to provide oversight and challenge to the Rating & Classification and Corporate Actuarial teams, ORSA and Internal Capital Target, risk monitoring dashboards and model risk assessments and validations.

Prior to that role Patricia has been in charge of the Fraud Strategy, Reinsurance, Corporate Actuarial and market intelligence. After completing her Bachelor's degree in Actuarial Science at Université Laval she has worked 3 years for Groupe Promutuel in Quebec. Patricia is an Associate of the Casualty Actuarial Society. She is currently a Board member of the Groupement des Assureurs Automobile du Québec (GAA).

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14:00 My First 100 Days and Countdown to Launch

Tim Bzowey, EVP Auto/Insurance Products will provide an update reflecting his first 100 days at FSRA. He'll share what he's learned to date, what more needs to be done before the June start date, and what to expect once FSRA is live. Some of the specific areas he intends to touch on are FSRA's auto related priorities, principles vs rules based regulation, and the role of the regulator with respect to innovation. Tim also wants to hear from you including any additional advice you have for him, before FSRA assumes regulatory responsibility in June.



Tim Bzowey, EVP, Auto/Insurance Products, FRSA

Tim Bzowey is an innovative, strategic senior leader with extensive global expertise and experience in the insurance, wealth management and banking industries, who has an aptitude for consumer and industry engagement and collaboration. Tim will provide thought leadership and oversight for the regulation and supervision of FSRA's insurance industry products, including auto insurance rates and products, to protect the interests of consumers while supporting industry evolution and innovation.

Throughout his career, Tim has held senior leadership positions with significant weightings in Ontario auto insurance, and brings a business leader's perspective on product cost drivers, rate making and approval processes. Tim has also been active in the industry, participating in a number of boards and committees.

He joined FSRA from his most recent position as Senior Vice President, RBC Partnership, Aviva.

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15:10 Our Journey as Actuaries Outside of P&C Pricing (Machine Learning Applications in a Financial Institution)

In this digital era, consumers disrupt businesses with their new expectations to consume services, communicate and interact with them. From our property and casualty pricing experiences to the marketing world in a large financial institution, we will share insights from our experiences and a few machine learning applications to improve our members and clients financial journey.



Étienne Plante-Dubé, FCIA, FCAS Director, Advanced Analytics, Desjardins

Étienne Plante-Dubé, FCIA, FCAS, is an actuary who spent most of his career in property and casualty (P&C) insurance, working on pricing and research initiatives. At the turn of the millennium, he quickly realized the potential of predictive models and machine learning to improve actuarial pricing. After specializing in advanced analytics applications for insurance pricing (flood insurance pricing, customer lifetime value, pricing optimization), he was also interested in other applications of advanced analytics related to insurance (Marketing, Distribution, Claims, Underwriting).

Last year, he left the insurance industry and was promoted as the Advanced Analytics Director at Desjardins, leading the team to provide new customer insights (predictive modelling, machine learning, and artificial intelligence) to the organization and better serve the members and clients.



Ravy Por, Lead, Partnerships and Outreach, Advanced Analytics, Desjardins

Ravy Por is a Université de Montréal graduate in mathematics with an actuarial specialization. From actuarial pricing to statistical inference and from predictive, prescriptive models to machine learning, she has more than 10 years of experience in advanced analytics. She now leads partnerships and outreach in the Advanced Analytics teams, as well as the Advanced analytics community at Desjardins. In addition, she is the ambassador of the Caisse Desjardins of IT.

A believer in the democratization of digital education, Ravy offers social entrepreneurship and technology workshops to initiate both young and not so young individuals. She has been a judge in local startup competitions and hackathons for students and professionals. She creates “Pause-techno” videos on social media to demystify STEM concepts and professions.

This year, Ravy is the recipient of the Governor General of Canada’s medal, recognizing her dedication to the democratization of technological literacy and the inclusion of diversity.

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16:00 Keynote Speech - Limiting Climate Change and Extreme Weather Risk



Dr. Blair Feltmate Head, Intact Center on Climate Adaptation

Blair is Head, Intact Centre on Climate Adaptation, University of Waterloo. The Intact Centre is an incubator for research and knowledge mobilization, with an aim to limit the negative impacts associated with climate change and extreme weather events in Canada. The Intact Centre was made possible through the generosity of Intact Financial Corporation.

Previous positions Blair has held include Vice President, Sustainable Development, Bank of Montreal; Director, Sustainable Development, OPG; Partner, Sustainable Investment Group/YMG Capital Management; and President, Sustainable Systems Associates. His early career began by developing the sustainable development programs for such companies as Noranda, Falconbridge, Placer Dome, Barrick Gold, Consumers Gas and the American Chemistry Council (Washington).

Blair has written textbooks on Sustainable Banking (University of Toronto Press), and Aquatic Ecology (CAB International). He is generally interviewed by TV/radio/newspapers 100-150 times per year, primarily on the subject of how to address climate change. He speaks regularly to governments (nationally / internationally) and industry sectors on the need and means to adjust to a changing climate.

He is Chair, Federal Government of Canada Expert Panel on Climate Adaptation and Resilience Results. He is also Chair, Electricity Transmission and Distribution Adaptation Standard, Canadian Standards Association; he serves on other flood mitigation Standards committees for CSA. He is former Chair of Pollution Probe, and he was Chair/Founder of the Sustainable Electricity Program, Canadian Electricity Association.

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ORGANIZING COMMITTEE

Mariel Capco, FCAS, FCIA | OCCA President

Manager, Data Lab, Intact Financial Corporation



After graduating from Concordia University in 2010, I started my career at Intact Financial Corporation. Throughout the years, I've had the opportunity to work in Personal Lines pricing, Corporate Actuarial, Commercial Lines pricing, as well as a non-traditional role in Marketing. Currently, I am a Manager at the Data Lab, our AI Innovation lab at Intact. After becoming a Fellow of the Casualty Actuarial Society (FCAS) in 2014, I moved from Montreal to Toronto. Volunteering for OCCA in the last few years has allowed me to meet many awesome actuaries in Ontario. In my spare time, I enjoy eating out, watching the Blue Jays, travelling the world, practicing yoga, and cuddling with my Pomsky (½ Pomeranian ½ Husky). Follow him on Instagram @jagermonst3r.

Adil Virani | OCCA Vice-President

Senior Actuarial Analyst, Personal Lines Pricing, Intact Financial Corporation



I am a Senior Actuarial Analyst within pricing team at Intact Insurance. Graduating from the University of Waterloo in 2015, I embarked on an actuarial journey a few years back. Over the last 4 years, I have held various positions within pricing teams in renowned insurance companies. In my free time, you will either find me mentoring students or socializing with friends. Being a strong believer in side hustles, I keep myself busy with various short-term side projects. I consider myself a professional table tennis player, and hence am always up for a healthy challenge, because at the end of the day competition is my strength and not a roadblock.

Patrick Cunningham, FIA, CERA | OCCA Treasurer

Senior Manager, Corporate Actuarial, RSA Canada



I started my actuarial career in consulting in Ireland before moving to an audit role in Toronto nearly 5 years ago. With RSA Canada I joined the Corporate Actuarial back in 2017 after a short stint in risk management. In addition to being a Fellow of the Institute of Actuaries (FIA) and a Certified Enterprise Risk Actuary (CERA), I am also pursuing my FCIA this year. In my free time I try to make the most of the seasons in Canada by skiing out West and cycling in the summer. During my 5 years in Canada I have been helping with OCCA conferences on the sidelines and more recently on the front lines, it has given me an amazing opportunity to make new friends and connections. This is my last year on the OCCA Executive and I look forward to connecting with you all during the conference.

Keith Chen | OCCA Web Development and Communication

Actuarial Analyst, Ernst & Young LLP



After four fruitful years of studying, and five co-op terms, I finally graduated! I will continue serve as Senior Adviser for the University of Toronto Actuarial Science Club. In my spare time, I am a Yoga enthusiast, full-time foodie and world explorer beside writing exams. I have been volunteering with OCCA for the past four years. It has been a great experience for me to meet all the great actuaries who have helped me along the way. I will definitely continue my involvement with OCCA in the future.

Anita Li, FCAS, FCIA | OCCA Volunteer

Actuarial Team Lead, Personal Lines Pricing, RSA Canada

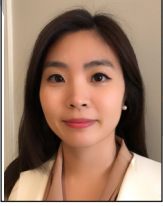


My journey started in 2011 during my second year at the University of Waterloo, when I came across my first P&C actuarial internship. Over the years I have met many amazing colleagues, mentors, and friends. In my spare time I love to travel and photograph landscapes, people, and my dog. I am very happy to part of the OCCA organizing team this year and hope you will have a blast at the conference!

OCCA SCHOLARSHIP RECIPIENTS

Hayoung Choi

Western University



I am a 4th-year actuary science student at the University of Western Ontario. Prior to this pursuit, I had earned an Economics and Accounting Bachelor's degree in Korea, where I had a career in stock trading, settlement and equity research. I find the actuarial field of casualty and property particularly interesting since there may be commonalities shared between the two disciplines. Academics aside, I like to spend my time back country camping, biking around the city, and practicing Chinese calligraphy.

Vandan Patel

McMaster University



Hello! My name is Vandan Patel and I am a fourth year student at McMaster University studying Honours Actuarial & Financial Mathematics. I have worked previously at Sun Life Financial for the Group Retirement Pricing & Product Governance Team and am about to start another work term for TD Insurance for the General Insurance Pricing Team. Outside of school and work, I enjoy reading, hiking, as well as watching and playing basketball. I look forward to the opportunity to attend OCCA and connect with other like-minded actuaries.

Michael de Jesus

University of Waterloo

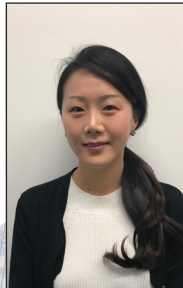


My name is Michael de Jesus and I am currently in my third year studying Actuarial Science and Statistics at the University of Waterloo. I recently completed my first actuarial internship as an Actuarial Analyst for Intact Insurance and am now undergoing an actuarial internship with Munich Re. I have also held Vice President of Communications and Vice President of Administration positions at the University of Waterloo's Actuarial Science Club. In my free time, I enjoy fitness training, playing basketball, and playing board games. Looking forward to meeting all of you throughout the conference!

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Tjun Tuen, Actuarial Analyst

Vincent Coulombe

William Chabot, Senior Actuarial Advisor

Yanic Cardin, Actuarial Analyst

Yipeng Hong

Zoey Xiao, Actuarial Analyst

Echelon Insurance

David Broomhead, Senior Actuarial Specialist

Eckler Ltd

Ben Cowman, Actuarial Analyst

Josee Lambert, Senior Consultant

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Gaurav Sharma

Henry Zhang, Actuarial Analyst

Jeffrey Baer, Avp, Advanced Analytics & Business Intelligence

Jimmy Zhang, Actuarial Analyst

Junkai Xu

Juntao Zhang

Kelvin Fung, Senior Actuarial Analyst

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Long Gu, Actuarial Analyst

Mohan Sivapatham, Manager - Strategic Risk

Neeraj Nachnani, Actuarial Analyst

Ranjani Krishnamurthi, Technical Specialist

Raymond Li, Advanced Analytics Professional

Sally Zhang, Junior Actuarial Analyst

Stuart Montgomery

Tingting Shi

Tom Tang, Senior Actuarial Analyst

Waleed Hassan, Actuarial Analyst

Yiding (Cecilia) Wang, Intermediate Actuarial Analyst

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Shams Munir, Senior Manager

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Olivier Quesnel, Chief Actuary

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Laura Ni, Senior Actuarial Analyst

Financial Services Commission of Ontario (FSCO)

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Dennis Chan, Chief Actuary

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