

# P R O G R A M

## 2015 Group Benefits Leadership Conference

SEPTEMBER 22 – 23, 2015 • HILTON TORONTO • TORONTO, ON CANADA



- Better understand the employee benefits marketplace
- Maintain focus on what matters most to your business
- Prepare yourself and your company for continued success



# group benefits leadership conference

**Tuesday, September 22**

**REGISTRATION** — 11:00 A.M. to 5:00 P.M.

*York/Simcoe Foyer*

**LUNCH** — 11:45 A.M. to 12:45 P.M.

*Tom Thomson*

**WELCOME REMARKS** — 12:45 P.M.

*York Room*

**GENERAL SESSION** — 1:00 to 2:00 P.M.

***Investment Analysis for Marketers (Really!)***



**DARKO MIHELIC, CFA**

*Managing Director, Equity Research Analyst  
RBC Capital Markets*

This presentation will focus on how equity analysts/investors view life insurance stocks with a close look at the group business and how it fits into an overall investment thesis for an insurance stock.

- Learn what happens to stocks and what drives their value.
- Hear the current storyline for financial services and insurance and understand the economic and industry trends that are having the most influence.
- Regardless of the ownership form of your company, learn how you can make your business better by looking at it like an analyst does.
- Discover how insurance company executives describe their business (and in particular the group business) to investors and analysts.

**NETWORKING BREAK** — 2:00 to 2:15 P.M.

*York/Simcoe Foyer*

**CONCURRENT SESSIONS** — 2:15 to 3:30 P.M.

*York Room*

## **1. The Age of Exponential Change: Longevity, It's Happening, Can It Take Us to 500?**

This workshop will look at emerging trends relative to health/wellness and how biotechnology, Internet of Things, and genomics will have a tectonic impact on our industry.

- Responding to long lived customers
- Leveraging new technology to treat, monitor and drive customers to maximum wellness
- Understanding wellness at the genetic level, opportunities for refining our underwriting analysis

**BRUCE THOMPSON**, Director, Enterprise Architecture (Emerging Business & Technology Trends), Sun Life Financial; **Moderator: D. WAYNE MILLAR**, Assistant Vice President, Product Management, Sun Life Financial

*Simcoe Room*

## **2. Voluntary Product Strategy**

Voluntary benefits are gaining traction as a major component of a winning group benefits strategy. Demographic shifts are pointing toward the need to change programs as younger employees look for different elements as well as the ability to customize benefits to meet their individual needs. What works today won't work tomorrow.

To help you build your strategy, you need to know the state of the voluntary benefits market in Canada. This session will provide details on what insurers, employers and brokers have to say about voluntary benefits.

- Voluntary benefits landscape
- Multiple perspectives on the voluntary benefits market in Canada
- Provide input to your company's voluntary benefits strategy

**DAN MADDISON**, Director, Client Insights, The Co-operators; **ANIL SANWAL**, Vice President, Group Products, Global Group Reinsurance, RGA; **Moderator: ERIN MORRIS**, Senior Director, Client Solutions, The Co-operators

**NETWORKING BREAK** — 3:30 to 3:45 P.M.

*York/Simcoe Foyer*

# group benefits leadership conference



## CONCURRENT SESSIONS — 3:45 to 5:00 P.M.

### York Room

#### 3. Sales Leadership Panel

Join us for a great discussion with Regional Sales Leaders who are wrestling with the sales and distribution issues of the day.

- Best practices in engaging distribution partners to add value
- Advisor versus sales team focus — is there alignment on expectations?
- CRM and sales automation systems — do they help?
- Biggest issues facing sales teams in today's marketplace

**BRENT ACTON**, National Vice President, Distribution, GB, Manulife; **DANIEL HENRY**, Regional Vice President, Sun Life; **JASON NOVAK**, Director, Group Benefits, Great-West Life; Moderator: **JAIME HUGESSEN**, Vice President, Group Distribution, Empire Life

### Simcoe Room

#### 4. Health and Wellness

Many companies have devoted increased resources to wellness over the last few years. Our presenter offers a variety of perspectives for our audience — as a coordinator of wellness programs for her employer, as a college course instructor, and many years of experience and research in the wellness industry.

- Innovations in workplace wellness
- Framework for building a successful program
- New research
- Employee engagement

**MARION REEVES**, Wellness Coordinator, Peel Regional Police; Moderator: **JEFF KINCH**, Regional Vice President, La Capitale Insurance and Financial Services

## LIMRA RECEPTION/DINNER — 5:30 to 8:00 P.M.

### Wayne Gretzky's Restaurant

(All registered attendees are welcome.)

## Wednesday, September 23

## CONTINENTAL BREAKFAST — 7:15 to 8:00 A.M.

### Toronto Ballroom Foyer

## GENERAL SESSION — 8:00 to 9:15 A.M.

### Toronto III

#### A View From the Top: Perspectives and Insights From Industry Leaders



**JOHN CARINCI**

Head, Group & Business Markets  
RBC Insurance



**JAN K. GRUPE**

President and Chief Executive Officer  
Pacific Blue Cross



**JEAN GUAY**

Executive Vice President, Group Insurance  
La Capitale Insurance and Financial Services



**STEFAN KRISTJANSON**

Executive Vice President, Group  
Great-West Life



**KATHY SELIGA**

Vice President, Finance and Actuarial,  
Group Benefits  
Sun Life Financial



**KAREN MASON, FLMI, Moderator**

Senior Vice President, Individual  
The Equitable Life Insurance Company of Canada

Senior Group Insurance executives share their opinions on hot-button topics impacting the industry as part of this inaugural all-Canadian panel.

- Learn what's top of mind for these leaders and what they see as the most pressing areas of focus for the industry.
- Hear from a panel that represents a cross-section of the industry; find out if and how that informs their opinions.
- Get strategic perspectives on challenges and opportunities in the Canadian market.



# group benefits leadership conference

**NETWORKING BREAK** — 9:15 to 9:30 A.M.

*Toronto Ballroom Foyer*

**CONCURRENT SESSIONS** — 9:30 to 10:45 A.M.

*Tom Thomson Room*

## 5. Bold Strategic Moves: How Three Companies Turned Change into Opportunity

Hear from three industry leaders about strategic bets that paid off. Find out what their organizations saw as untapped opportunities, why they decided to tackle them and what successes and challenges they experienced along the way. Learn what it takes to say yes to a bold new direction and see it through.

- Think big: Benefits by Design's path from six employees to national benefits provider
- Perfect timing: SSQ expands by capitalizing on changes in the TPA market
- Green Shield Canada builds a new business by working with their competitors

**CARL LAFLAMME**, Senior Vice President, Group Insurance, SSQ Financial Group; **STEVE MOFFATT**, Chief Operating Officer, Green Shield Canada; **SCOTT SOUTHWARD**, Managing Partner, Business Growth, BBD; *Moderator: JAIME HUGESSEN*, Vice President, Group Distribution, Empire Life

*Carmichael/Jackson Room*

## 6. Big Data, Big Changes — How Advanced Analytics Are Changing Insurance in Canada

Advanced analytics and predictive modeling have become mainstream within financial services over the last 15 years. In the past, Property & Casualty insurers have been ahead of Life & Health insurers in the integration of advanced analytics into core operations. Now, advanced analytics is seen as a core strategic capability by a growing number of companies across the insurance industry and is transforming both P&C and Life & Health insurance. This session will consider how advanced analytics and predictive modeling have been successfully applied in both P&C and Group Life & Health insurers, and provide opportunities to learn from the developments across the insurance industry.

**MARC-ANDRÉ BELZIL, FSA, FCIA**, AVP Research and Development, RGA; **KEITH E. WALTER, FSA, FCIA, CFA**, Senior Advisor, Deloitte; *Moderator: ISABELLE BOUCHARD, FCIA, FSA*, Vice President, Group Reinsurance, RGA Life Reinsurance Company of Canada

**NETWORKING BREAK** — 10:45 to 11:00 A.M.

*Toronto Ballroom Foyer*

**GENERAL SESSION** — 11:00 A.M. to 12:15 P.M.

*Toronto III*

## Advisor Panel



**LISA M. DONOVAN**  
*President*  
*GMS Insurance Inc.*



**NOEL MACKAY, CEBS**  
*Senior Consultant*  
*The Williamson Group*



**MARIO MALATESTA, GBA**  
*President*  
*GroupQuest Benefit Resources, Inc.*



**MICHAEL SANFORD**  
*Principal, Group Benefits*  
*Eckler Ltd.*



**JEFF KINCH**, *Moderator*  
*Regional AVP, Group Insurance*  
*La Capitale Insurance and Financial Services*

Join us for an interesting discussion with our panel of group insurance advisors. Gain insight on the business issues facing our distribution partners and how carrier partners can work more effectively with these entities.

- What are the biggest challenges and how are firms preparing for these?
- How are clients making purchase and retention decisions today versus the past?
- What aspects of "value" are clients treating with highest priority?
- What services do clients value most?
- How can carriers provide the most support in this changing environment?

**ADJOURNMENT** — 12:15 P.M.

# group benefits leadership conference



## GROUP BENEFITS COMMITTEE

LIMRA extends its heartfelt thank you to the members of the Group Benefits Committee for their continued dedication to the industry, especially for their assistance in developing the content of this conference and identifying many of the presenters who will share their specialized knowledge.

### ISABELLE BOUCHARD

RGA Life Reinsurance Company of Canada

### BEN HARRISON

Great-West Life

### JAIME HUGESSEN

Empire Life

### JEFF KINCH

La Capitale Insurance and Financial Services

### KAREN MASON

Equitable Life of Canada

### D. WAYNE MILLAR

Sun Life Financial

### ERIN MORRIS

The Co-operators

### *Staff Representative*

### INAH CHAMBERS

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# general session

## speaker biographies

### **JOHN CARINCI**

*Head, Group & Business Markets  
RBC Insurance*

As Head, Group and Business Markets, John Carinci is responsible for the overall strategy, profitability, product development, and management of RBCI's Group Life & Health Insurance business. Over a 15 year career with RBC, John has worked across all five business platforms. John began his career in 1998, holding a number of front-line and sales roles in Canadian banking, concluding his tenure as a Senior Account Manager for high net worth individuals. Prior to joining RBC Insurance in June of 2010, he participated in the Graduate Leadership Program at RBC with rotations in Group Risk Management (Enterprise Risk Reporting) and in Wealth Management (Direct Investing). Most recently, John spent a year working at RBC Capital Markets in New York City in the U.S. Municipal Finance business. John holds a Bachelor of Commerce from the University of Toronto and an MBA from the Rotman School of Management.

### **LISA DONOVAN**

*President of GMS Insurance Inc.  
GMS Insurance*

Lisa Donovan has been in the employee benefits sector of the insurance industry with GMS Insurance Inc. for 21 years. She graduated from the University of Saskatchewan where she studied psychology with a special interest in Organizational Behavior. She went on to study human resource management at Woodsworth College of the University of Toronto. Lisa currently manages over 450 corporate benefit clients through her benefit brokerage firm, GMS Insurance, located in the Greater Toronto Area.

### **JAN K. GRUDE**

*President and CEO  
Pacific Blue Cross*

Jan is head of British Columbia's largest regulated insurer and provider of supplemental health coverage. He has more than 25 years of experience in the public and private sector in financial services, insurance, health care, professional services, utilities, and manufacturing in Canada, the United States, the United Kingdom, and elsewhere. Prior to joining Pacific Blue Cross, Jan served as Chief Executive of Healthcare Benefit Trust, the largest health trust of its kind in Canada. Jan also serves in leadership roles at several trade and charitable organizations.

### **JEAN GUAY**

*Executive Vice President, Group Insurance  
La Capitale Insurance and Financial Services*

Jean has more than 30 years of experience in the group insurance industry. A seasoned executive, he has served in senior management positions for most of them. He graduated from the Université du Québec à Montréal with a bachelor's degree in business administration.

### **JEFF KINCH**

*Regional AVP, Group Insurance  
La Capitale Insurance and Financial Services*

Jeff leads La Capitale's group insurance operations and business development out of its Mississauga, Ontario, office. Jeff has more than 30 years of experience in the employee benefits and retirement services industry. He has worked in senior positions on both the carrier and consulting sides of the business, both domestically and internationally.

### **STEFAN KRISTJANSON**

*Executive Vice President, Group  
Great-West Life Assurance Company*

Stefan joined Great-West Life in 1990 and has held various positions of increasing responsibility within the Group Division. Recently, he led the integration efforts associated with the acquisition of Irish Life. In 2013, he was appointed Executive Vice-President, Group, with overall responsibility for Group Insurance in Canada. He's a graduate of the University of Manitoba.

# general session

## speaker biographies



### **NOEL MACKAY, CEBS**

*Senior Consultant  
The Williamson Group*

Noel MacKay works with private and public sector employers, helping them in meeting their corporate employee benefit plan needs today and in the future. Noel has 29 years of experience working in the employee benefits field, including program design, corporate health strategies, and prescription drug formulary design and carrier service management. Prior to joining The Williamson Group in 2000, he worked in the international consulting community, and with a prominent insurance carrier in Canada. Noel is a graduate of Wilfred Laurier University. Away from work, he is active in the management of charity running races and participates in road, cross country, and track cycling and running events.

### **MARIO MALATESTA, GBA**

*President  
GroupQuest*

Mario began his financial services career as an agent with Sun Life Financial in 1989. He quickly moved into the group benefits industry, building a block of 50 cases in three years. Later in his career, he helped Sun Life's group benefits unit SunAdvantage move into the brokerage market. He was SunAdvantage's group representative of the year for six consecutive years and subsequently became its director of business development. Afterward, he founded GroupQuest Benefits Resources Inc. with his business partner. GroupQuest is a leading group MGA in Canada, with offices in Vancouver, Calgary, and Mississauga, Ontario.

### **KAREN MASON, FLMI**

*Senior Vice President, Individual  
The Equitable Life Insurance Company of Canada*

Karen Mason joined Equitable Life of Canada in 2006 as Vice President of the Group operations, later becoming Senior Vice President, Group. In 2015, she was named Senior Vice President, Individual. In this role, she oversees all aspects of distribution, underwriting, marketing, pricing, administration, claims, reinsurance, and operations for the Life & Health line of business. Karen has a Master's of Business Administration from Dalhousie University and a Bachelor of Home Economics from Mount Saint Vincent University. Karen is also a Fellow Life Management Institute (FLMI). In 2014, Karen was named one of 50 Women of Influence in Canada's life insurance industry by *The Insurance & Investment Journal*.

### **DARKO MIHELIC, CFA**

*Managing Director, Equity Research Analyst  
RBC Capital Markets*

Darko rejoined RBC Capital Markets in 2013 to assume coverage of the Canadian banks and life insurance sector. He has covered the Canadian banking industry since 1999 and the Canadian life insurance sector since 2006, and has been ranked highly in various industry surveys. In 2014, he was ranked second for the Canadian banking sector and third for coverage of the Canadian life insurance sector in the Brendan Wood International survey. In 2014, he was ranked first for coverage of banks and life insurance in the Greenwich survey. Darko completed his MBA at SDA Bocconi in Milan and is a CFA charter holder.

### **MICHAEL SANFORD**

*Principal, Group Benefits  
Eckler Ltd.*

Mike joined Eckler in 2011. He has more than 30 years of experience in the employee benefits field, and has worked with a large cross-section of clients and insurance companies in all aspects of their employee benefit programs. Mike specializes in new business development and customer retention as well as insurance company and supplier relationships. He has worked with a variety of clients ranging from large, multinational organizations to national, provincial, and local union groups and associations. Mike attended York University and is a graduate of the Queen's University Executive Program.

### **KATHY SELIGA**

*Vice President, Finance and Actuarial  
Sun Life Financial*

As the CFO for the Group Benefits business, Kathy is accountable for pricing, profitability management, valuation, capital management, financial reporting and analysis, business planning and risk management. Throughout Kathy's 26 years in the life and health insurance industry, she has held positions of increasing responsibility in the Individual, Group Benefits and Client Solutions insurance businesses. Kathy has held leadership roles in financial management, pricing, product development, claims, marketing, sales and operations. Kathy has a BSc from University of Toronto and is a Fellow of the Society of Actuaries (FSA) and a Fellow of the Canadian Institute of Actuaries (FCIA).

# antitrust policy and caution



Each person attending this function must be mindful of the constraints imposed by federal and state antitrust laws. The people here today represent companies that are in direct business competition with one another. LIMRA's purpose is to provide a forum for the free exchange of ideas on the designated topics of our meetings. It is not the purpose of these meetings to reach any agreement that could have anticompetitive effects.

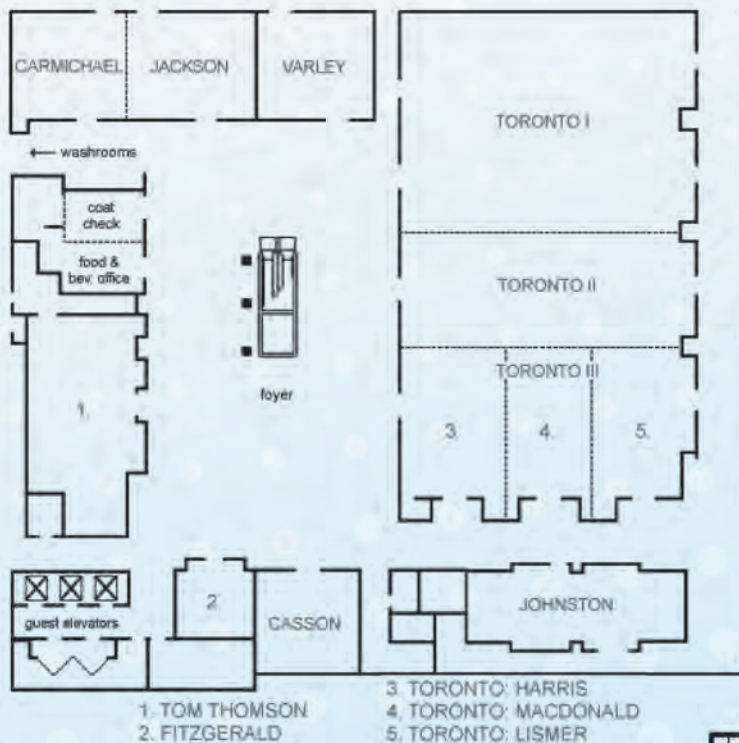
Individuals must keep in mind that a violation of the antitrust laws may subject them to substantial fines and a jail term. You can avoid problems by following simple guidelines:

- Stick to the published agenda.
- Pricing, premiums, benefits to be offered or terminated are competitively sensitive information which competitors should not exchange or discuss with each other. Never take a poll of views or make a collective agreement on these issues.
- Always retain your right to make an independent judgment on behalf of your company.

LIMRA is dedicated to the purpose of assisting all of its members to achieve their competitive potential.

**Smoking is prohibited during all conference functions.**

## Convention Level



# Hilton Toronto

## Lobby Level

