

ANNUAL MEMBERS' MEETING



Canadian Association of Insurance Reciprocals

The Lord Elgin Hotel
100 Elgin Street | Ottawa, ON
May 2 – 4, 2023

office@cair-insurance.com

2023 CAIR All Member Meeting & Forum

May 2 – 4 | Lord Elgin Hotel | Ottawa, ON

Tuesday, May 2, 2023	
4:00 PM – 5:30 PM	Delegate Registration – Ontario Foyer
5:30 PM – 6:30 PM	Welcome Reception – Ontario Room
6:30 PM – 8:30 PM	Dinner – Ontario Room
Wednesday, May 3, 2023	
8:30 AM – 9:00 AM	Breakfast – St-Laurent Room
9:00 AM – 9:15 AM	Conference Registration & All Sessions will be held in the Ontario Room Opening Remarks – Sandra Taylor, CAIR President
9:15 AM – 11:00 AM	Strategizing and Modernizing the Reciprocal Digital Backbone <i>Introduced by Daniel Michaluk, BLG</i> <i>Chad Noland, Future Point of View</i> Modernizing your core applications (digital backbone) is not a small undertaking. Oftentimes, organizations do not set fertile ground before taking on large digital engagements and oftentimes find themselves out of budget, out of scope, and way behind schedule. This presentation will cover the necessary elements in strategizing and modernizing your core systems so that you can avoid common pitfalls and remove the complexity when upgrading your applications and systems. We will also learn more about some of the more popular modern reciprocal platforms in the industry and what they have to offer.
11:00 AM – 11:15 AM	Networking & Break – Ontario Foyer
11:15 AM – 12:15 NN	Thinking Outside the Box of Typical Reinsurance Structures <i>Introduced by Wendi Zou, TDAM</i> <i>Geoff Lubert, Gallagher Re and Ryan Durrell, Axxima</i> Is your reinsurance program optimizing your risk transfer objectives, protecting your capital, and helping your reciprocal achieve its long-term strategic objectives? Hear from industry experts who will discuss alternatives to conventional reinsurance structures.
12:15 NN – 1:30 PM	Lunch and CAIR Business Meeting – St-Laurent Room <i>CAIR Chair, Sandra Taylor</i>, will deliver a short presentation on the Association’s recent activities and current financial picture.
1:30 PM – 3:00 PM	The Makeup of Canadian Reciprocal <i>Introduced by Julie-Linda Laforce, Axxima</i> <i>Tammy Hicks, OSBIE & Jillian Jarvis, CURIE</i> While there are many similarities between Insurance reciprocals and commercial insurers, insurance reciprocals are smaller and more specialized organizations that provide our members with tailor made insurance, risk management, and loss mitigation tools and services. In this session, CAIR members will have an opportunity to get to know your fellow reciprocals more intimately by discussing the survey results on such topics as represented industry segments, membership size, reciprocal setup, insurance framework, staff count and gross written premiums, lines of coverage, capital benchmarks, MCT, capital management parameters, common ratios used and benchmarking sources.

3:00 PM – 3:15 PM	Networking & Break – Ontario Foyer
3:15 PM – 3:30 PM	Closing Remarks – Sandra Taylor, CAIR Chair
3:30 PM – 5:15 PM	Functional Area Session In this session, attendees will meet with staff from other CAIR insurance reciprocals who work in the same functional area to discuss topics of common interest. ➤ CEOs – led by Dave Johnson, CLIA ➤ Claims – led by Mark Anderson, OSBIE ➤ Finance/Administration – led by Greg King, HIROC ➤ Underwriting & Risk Management/Member Services – led by Mallory Gray, GRIE
6:30 PM	Meet in the Lobby for cabbing to our group Offsite Dinner at Canal Ritz Restaurant 375 Queen Elizabeth Driveway
Thursday, May 4, 2023	
8:00 AM – 9:00 AM	Breakfast – St-Laurent Room
9:00 AM – 10:15 AM	CAIR Members Only Session. Part 1 – Cyber Risk, Claims, Trends in Underwriting & Reinsuring Ann Gergen, AGRiP Cyber risk continues to be one of the top concerns of many organizations in 2023. This session will explore how CAIR members are handling growing cyber risks. Each CAIR Member in attendance will have five minutes to share how they are currently addressing cyber risk including their successes, challenges, claims, and trends they have identified over the past year.
10:15 AM – 10:30 AM	Networking & Break
10:30 AM – 12 NN	CAIR Members Only Session. Part 2 – General Pool Updates All Members Join us for the most anticipated session of the conference. One representative from each CAIR Member in attendance will provide the group with a five-minute update on their successes, challenges and issues they have been tackling over the past year.
12 NN	Closing Remarks – Sandra Taylor, CAIR Chair

SPEAKER BIOS



Ryan Durrell, CIO and Principal Broker, Axxima Insurance Services

Axxima is a privately-owned, independent risk management and actuarial consulting firm. We specialize in the design, implementation, and management of self- and insurer-funded risk management solutions for corporations, government entities, and professional associations with a distinct specialty in creating and managing reciprocal insurance exchanges. Our professional staff includes accredited brokers, actuaries, accountants, lawyers, risk managers, and analysts.

Ryan is Axxima's CIO and a principal of the Risk & Insurance Management Services practice. He has over 20 years of actuarial, general insurance, and risk management experience and operates in each of the actuarial, broking, underwriting, and management areas. He is currently a named underwriter on a number of Binding Authorities.

Ryan is responsible for delivering creative and strategic consulting services to Axxima's clients. In addition to ongoing insurance management functions, including insurance/reinsurance placements and claims analytics, he has been involved in captive feasibility studies, reciprocal insurance exchange formation, and other risk management assignments.

Ryan has an Honours Bachelor of Science degree in Economics from Trent University, is a registered insurance broker in all Canadian provinces and territories, and is the Principal Broker of Alternative Risk Services, a brokerage subsidiary of Axxima.



Ann Gergen, Executive Director, AGRIP

Ann oversees operations, governance functions and member service delivery for the Association of Governmental Risk Pools. Ann routinely communicates and collaborates with the more than 200 pools that participate in AGRIP and their service providers. Ann has 30+ years of public sector experience in local government management, emergency services, risk management, primary and reinsurance claims, and pooled insurance services.

Ann has worked in multiple local government and public pooling environments. At the League of Minnesota Cities (LMC) and League of Minnesota Cities Insurance Trust (LMCIT), she served as associate pool administrator for property/casualty and workers' compensation coverage, program manager for the employee benefits pool, and director of technology. She also served as director of the Arizona Municipal Risk Retention Pool (AMRRP) and director of the Social Services Contractors Insurance Pool (SSCIP), also in Arizona.

Ann's background includes reinsurance and commercial industry experience. She was vice president of claims and loss control at NLC Mutual and was the first director of NLC-RISC in a combined staffing structure with NLC Mutual. Ann was managing director of the Alternative Markets Division of Berkley Risk, a W.R. Berkley company, where she served a variety of public and not-for-profit pools and self-insured groups.

Ann is a nationally recognized resource in strategic management and operations of public sector pools. She has served on several boards of directors including the Public Entity Risk Institute and the Upper Midwest Community Policing Institute, and she taught risk management to public safety graduate students. Ann is an attorney licensed in the State of Minnesota, holds a master's degree in public administration, and is a former EMT who worked at Hennepin County Medical Center in Minneapolis.



Tammy Hicks, BMath, FCIP, CRM, CAIB
Director, Risk Management & Member Services, OSBIE

Tammy joined OSBIE in September 2014 and is currently in the role of Director, Risk Management & Member Services. Overseeing IT and OSBIE's own cybersecurity has recently been added to my portfolio of responsibilities.

Prior to OSBIE, Tammy worked at one of the world's largest Insurance Brokerages for 11 years as an Account Manager and has over 25 years of insurance experience.

Tammy holds a Bachelor of Mathematics Degree (University of Waterloo – 1992) and has achieved the following professional designations with the Insurance Institute of Canada – Fellow Chartered Insurance Professional (FCIP); Canadian Risk Management (CRM) designation and a Canadian Accredited Insurance Broker (CAIB) designation.

Tammy loves golfing and playing ball in her spare time.



Jillian Jarvis, Director, Risk Management, Currie

Jillian is the Director of risk management and loss control at CURIE where she manages and coordinates educational resources for CURIE members, manages loss control inspections and vendor relationships. She has been in the insurance industry for 20 years and joined CURIE in 2014 in the claims department. Jillian holds ACIP and CRM designations and she is currently working towards her FCIP designation. She joined the CAIR AMM committee in 2021 and recently accepted the co-chair position. In her personal time aside from taxiing her daughters to their social events, Jillian enjoys being outside hiking or paddle boarding on the lake.

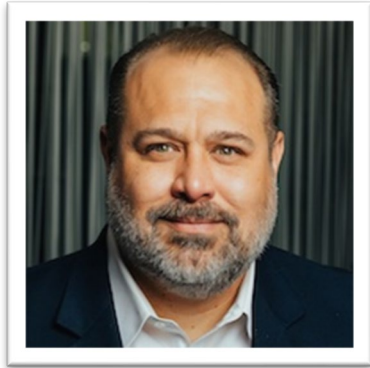


Gareth Lewis, Vice President, Claims, Healthcare Insurance Reciprocal of Canada (HIROC)

Gareth joined HIROC in 2003 and became Vice President of the Claims department in 2020. He is responsible for the strategic direction and daily operation of the department. Gareth has successfully dealt with all queries and matters reported in both official languages. Prior to working at HIROC, Gareth has worked in both the insurance brokerage and healthcare industries.

Gareth holds an Honours Bachelor of Science in Biology with Administrative Option from Wilfrid Laurier University and he holds both the CIP and the FCIP designations from the Insurance Institute of Canada. In 2010, Gareth completed the Certificate in Health Law program from Osgoode Hall Law School. In 2012, Gareth received the Canadian Risk Management (CRM) designation from the Global Risk Management Institute. That year, he was also awarded the Fred Bossons Award, recognizing the CRM graduate with the highest overall grade point average in Canada. In 2017, Gareth received his Executive MBA from Queen's University.

Gareth currently sits on the Canadian Association of Insurance Reciprocals (CAIR) Board of Directors, and also serves as Treasurer.



Chad Nolan, Modernization Practice Lead & Partner, FPOV

Throughout his career Chad Noland has been helping organizations scale with modern technology solutions, increasing their productivity and amplifying their profits. His ability to create structured modernization frameworks has allowed for organizations to be successful by setting fertile ground first before jumping into large digital initiatives.

In particular, his modernization frameworks have been highly successful in assisting risk pools, insurance reciprocals, MGA's, Carriers, and Brokers with engagements such as vendor selection, vendor contracting and negotiation, implementation oversight, process analysis, requirements analysis and business capability analysis. He is passionate

about reducing complexity and using strong visual language to allow business and technology people to successfully communicate.

Experience

Chad is the Modernization Practice Lead & Partner at FPOV where he has helped risk pools and reciprocals modernize for the last seven years. The FPOV Modernization Practice helps clients modernize their digital backbone by ensuring that business direction and IT investments are aligned, yielding profit amplification and scalable solutions. Chad has a quote that he often shares with his clients: ***"We strategize so that we can modernize, and we modernize so that we can monetize."***

Prior to FPOV, Chad spent nearly 20 years serving as a liaison between the business customer and IT, delivering custom applications and real time data solutions. Cultivating strong relationships has also enabled Chad to produce technology solutions in complex and volatile environments. He has worked for several Fortune 500 companies within the energy sector and has worked for a software vendor in the fuel movement industry.



**Sandra Taylor, CFO, OSBIE
CAIR Chair**

Sandra Taylor, CFO, Ontario School Boards' Insurance Exchange, has been with OSBIE for 30 years and the Chair of CAIR for 5 years. The AMM is a great opportunity to network with reciprocal professionals and build a network that is valuable throughout the rest of the year.

DELEGATE LIST

Mark Anderson, Director of Claims, OSBIE	<i>Committee Member</i>
Rebecca Bush	<i>Guest</i>
Cheryl Canning, CEO, HOPA	<i>Committee Member</i>
Dan Carter, SVP and National Leader, Aon Global Risk Consulting	
Sarah Ashley Chevalier, Principal of Property & Casualty Actuarial Services, Axxima Inc.	<i>Sponsor</i>
Megan Chorlton, CEO, MIABC	<i>Committee Member</i>
Sherman Chow, Director of Claims, MIABC	<i>Board Member</i>
Maria Creighton, CFO, MIABC	
James Eka, Director, IT & Membership Services CURIE	
Nataly Farshait, Director, Healthcare Safety & Risk Management, HIROC	
Louise Fung, CFO, CEIRA	
Catherine Gaulton, CEO, HIROC	<i>Committee Member</i>
Ann Gergen, Executive Director, AGRiP	<i>Speaker</i>
Michelle Gowling, Financial Administrator, Poultry Insurance Exchange Reciprocal	
Mallory Gray, Manager, Member Services, Genesis Reciprocal Insurance Exchange	
Carrie Green, Incoming General Manager, CARIE	
Shahbaz Haque, Director, Insurance Services & Deputy Principal Broker, Insurance Operations, HIROC	
Tammy Hicks, Director, Risk Management and Member Services, OSBIE	<i>Committee Member</i>
Jillian Jarvis, Director, Risk Management & Loss Control, CURIE	<i>Committee Member</i>
Judith Kean, Vice-President, Finance, HIROC	
Greg King, Executive Vice President, Finance & Operations, HIROC	<i>Committee Member</i>
Karen Kuronen Insurance Program Manager, NCIP	
Julie-Linda LaForce, CEO, Principal of Property & Casualty Actuarial Services, Axxima Inc.	<i>Sponsor</i>
Gareth Lewis, Vice President, Claims, HIROC	<i>Board Member</i>
Patrick Lundy, CEO, CURIE	<i>Board Member</i>
Piotr Luszczyk Director, Underwriting & Product Services Development CURIE	
Dylan MacDonald, Assistant Vice President, Gallagher Re	<i>Sponsor</i>
Marnie MacPhee, Claims Director, HIROC	
Kevin Madden Principal Attorney, SUMAssure Insurance Reciprocal	
Omar Mawani, CFO, Alberta Municipalities	
James McCarney, Senior Vice President Gallagher Re	<i>Sponsor</i>
Terri McColman, National Accounts Director, DKI Canada	<i>Sponsor</i>
Ayaz Merchant, Figtree Systems Regional Head	<i>Sponsor</i>

Dan Michaluk, Partner, National Co-Leader, Cyber, BLG	<i>Sponsor</i>
Matthew Moulton, Claims Counsel, HOPA	
Chad Noland, SVP of Modernization, Future Point of View	<i>Speaker</i>
Nilesh Patel, VP & Director, TD Asset Management	<i>Sponsor</i>
André Patry, General Manager, CEIRA	<i>Board Member</i>
Jeff Pratt, CEO, OSBIE	
Nicole Purves, Director of Insurance Services, MIABC	
Rashid Riaz, VP Finance, CURIE	
Dan Rude, CEO, Alberta Municipalities	
Motwani Sanjeev, Vice President Finance & Corporate Services, MEARIE	
Sandra Taylor, CFO, OSBIE	<i>Board Member</i>
Adam Tzarik, VP Business Development, DKI Canada	<i>Sponsor</i>
Mike Weiss, SVP and National Leader, Risk Financing Solutions, Aon Global Risk Consulting	
Tania Wendling, CEO, SUMAssure Insurance Reciprocal	
David Yarnell, Senior Claims Examiner, HOPA	
Wendi Zou, Vice President, TD Asset Management	<i>Sponsor</i>

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ANNUAL MEMBERS' MEETING



THE WESTIN EDMONTON
10135 100 Street
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June 4-6, 2024

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