



Where Canadian Auto Insurance Rate Regulators Converge!

## Toronto, Ontario October 16-19, 2011



# CARR Conference 2011

This year the CARR conference is hosted by the Financial Services Commission of Ontario in downtown Toronto at Le Meridien King Edward Hotel.

Conference topics include auto insurance fraud, U.S. trends in auto insurance rating, recent case law on auto insurance rates, jurisdictional updates and a panel of insurance company CEO's on current auto insurance issues. The 2011 CARR Conference will provide you with an opportunity to network with insurance regulators across Canada. A reception is included as well as a dinner at Toronto's historic Distillery District

### General Information

Sunday, October 16	Registration	5:30 – 6:00 pm
	Reception and Greeting	6:00 - 8:00 pm
Monday, October 17	Breakfast Buffet	7:30 - 8:30 am
	Sessions	8:30 am - 4:00 pm
	Free Time	4:00 - 5:15 pm
	Dinner @ Distillery District	5:15 pm
Tuesday, October 18	Breakfast Buffet	7:30 - 8:30 am
	Sessions	8:30 am - 3:00 pm
	Annual General Meeting	3:00 - 4:00 pm
Wednesday, October 19	Breakfast Buffet	8:00 - 9:00 am
	Sessions	9:00 am- Noon

The latest Conference Program will be included in the delegate folder.

### Transportation

If you are travelling to Toronto by air via the Toronto Pearson International Airport (YYZ), it is approximately 30 minutes to the hotel (30 km). Taxis are readily available however, they charge per person. If you are travelling in groups, an Airport Limo will be more cost effective (approximately \$63 per limo). The website to Toronto Pearson International Airport for ease of reference is [www.gtaa.com](http://www.gtaa.com).

If you are travelling to Toronto by air via the Billy Bishop Toronto City Airport (YTZ), it is approximately 30 minutes to the hotel (4 km) including a short ferry ride that is free of charge. Taxis are readily available. The website to Porter for ease of reference is [www.flyporter.com](http://www.flyporter.com).

### What to Pack

Visitors to Toronto in October should be prepared for a variety of temperatures. Pack clothing that can be layered: long sleeve shirts; sweaters; jackets; long pants; closed-toe, comfortable shoes, boots, umbrella, sunhat and sunglasses.

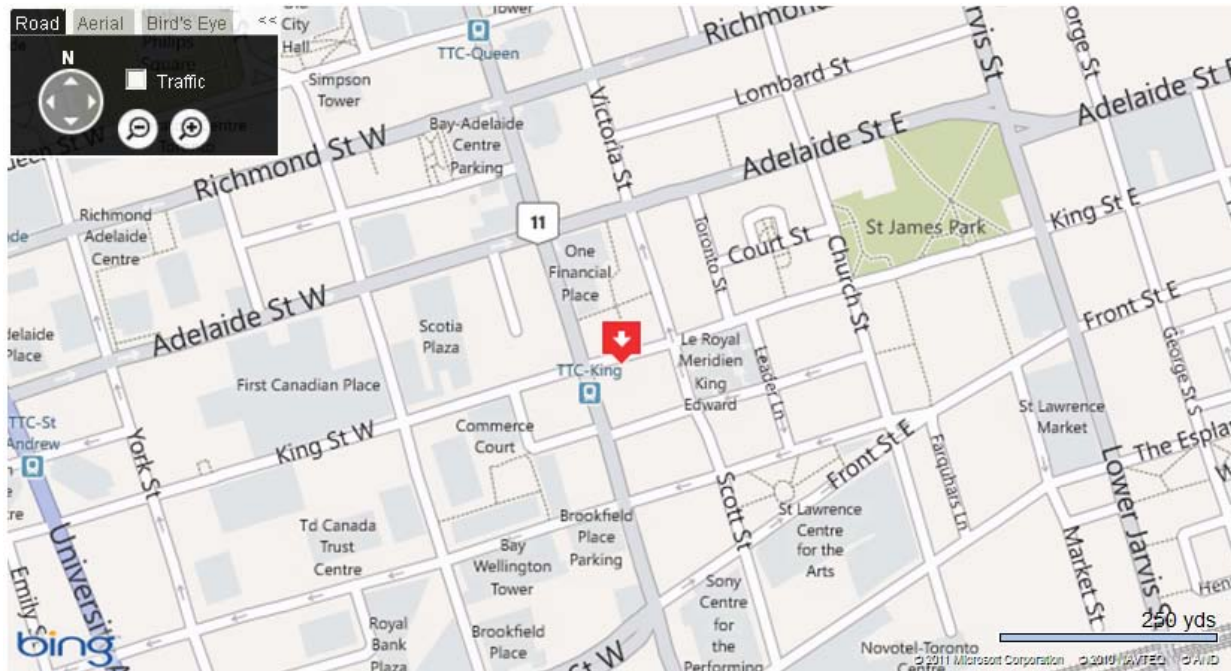
Dress for the conference is business casual.

## Accommodations and Venue

### Le Meridien King Edward Hotel, 37 King Street East

Toronto is one of the world's liveliest and most diverse cities, offering limitless entertainment, shopping, and sightseeing opportunities. Le Méridien King Edward is only half a block from the subway, providing easy access to all of the city's delights.

Within walking distance of the best shopping and restaurants in the city: Eaton Shopping Centre is close by, as are King Street and the chic Queen West. Visit the pride of Canada, the Hockey Hall of Fame, or the dramatic CN Tower with its glass floor, the Air Canada Centre, and Toronto's city hall, which carries a sort of chic futuristic vibe about it. The Casa Loma – an imposing castle built in 1914 for a wealthy financier – stands on a hill overlooking the city.



### Arts and Culture and Entertainment

- Hockey Hall of Fame 0.4 km/0.3 miles
- Royal Ontario Museum 1.6 km/1.0 miles
- Art Gallery of Ontario 1.9 km/1.2 miles
- Toronto Theatre District 0.5km/0.3 miles
- Rogers Centre 3.0km/1.9 miles

### Golf

- Don Valley Golf Course 14.0 km/8.7 miles (on subway line)

### Local Attractions

- CN Tower 0.6 km/0.4 miles
- Harbour Front Centre 2.0 km/1.2 miles
- Niagara Falls 96.6 km/60.0 miles
- Casino Niagara 129.0 km/80.2 miles
- Casino Rama 154.0 km/95.7 miles

### Shopping

- Eaton Centre 0.3 km/0.2 miles



# 2011 CARR Conference Program

*Le* **MERIDIEN** King Edward

Toronto, Ontario

October 16 -19, 2011

<b>Sunday, October 16, 2011</b>		<b>Location: Belgravia Room</b>
<b>Time</b>	<b>Activity</b>	
5:30-6:00 pm	Registration	
6:00-8:00 pm	Reception and Greeting	

<b>Monday, October 17, 2011</b>		<b>Location: Windsor Ballroom</b>	
<b>Time</b>	<b>Activity/Topic</b>	<b>Speaker</b>	<b>Organization</b>
<b>7:30-8:30 am</b>	<b>BREAKFAST BUFFET</b>		
8:30-8:45 am	Welcome and Introduction	Philip Howell Darlene Hall	Financial Services Commission of Ontario CARR Conference Advisory Committee
8:45-10:15 am	Auto Insurance Fraud	Ralph Palumbo Richard Dubin Francois Boulanger Jay Stark	Insurance Bureau of Canada RBC Insurance Company
<b>10:15-10:30 am</b>	<b>BREAK</b>		
10:30-11:30 am	Trends in the US Market	Orin Linden Pierre Laurin	Towers Watson
11:30am-12:00 noon	CARR Business Plan	Del Dyck	CARR Governance Committee
<b>12:00-1:00 pm</b>	<b>LUNCH</b>		
1:00-2:15 pm	Statutory Standards for Rate Approval	Shayna Wiesenfeld	Financial Services Commission of Ontario
<b>2:15-3:00 pm</b>	<b>Jurisdictional Updates</b>		
	Newfoundland and Labrador	Jessica Deering	Newfoundland and Labrador Board of Commissioners of Public Utilities
	New Brunswick	Kevin Duff	New Brunswick Insurance Board
	Prince Edward Island	Heather Walker	Prince Edward Island Regulatory & Appeals Commission
<b>3:00-3:15 pm</b>	<b>BREAK</b>		
3:15-4:00 pm	GISA's Governance and Strategic Plan GISA data rationalization projects	Nurez Jiwani Del Dyck and Robert Byrne	General Insurance Statistical Agency
4:00-5:15 pm	Free Time		
<b>5:15-9:00 pm</b>	<b>DINNER</b>	Leave from the lobby at 5:15 pm for dinner at the Distillery District – Cannery Restaurant	

## 2011 CARR Conference Program

<b>Tuesday, October 18, 2011</b>		<b>Location: Windsor Ballroom</b>	
<b>Time</b>	<b>Activity/Topic</b>	<b>Speaker</b>	<b>Organization</b>
<b>7:30-8:30</b>	<b>BREAKFAST BUFFET</b>		
8:30-9:15 am	Ontario Auto Insurance Market	Philip Howell	Financial Services Commission of Ontario
9:15-10:30 am	Analytics and Auto Insurance Rating	Roch Lacroix	EagleEye Analytics
<b>10:30-10:50 am</b>	<b>BREAK</b>		
<b>10:50-11:30 pm</b>	<b>Jurisdictional Updates</b>		
	Nova Scotia	Barry Cotnam	Nova Scotia Utility and Review Board
	Manitoba	Hollis Singh	Manitoba Public Utilities Board
11:30-12:00 noon	CARR Projects	Nick Polsoni	CARR Research Committee
<b>12:00-1:00 pm</b>	<b>LUNCH</b>		
1:00-2:00 pm	Insurance Industry CEO Panel on Current Auto Insurance Issues	Dennis Gartner Charles Brindamour George Cooke Maurice Tulloch	Alberta Pensions Services Corporation (Moderator) Intact Financial Corporation The Dominion of Canada Aviva Canada Inc.
<b>2:00-2:45 pm</b>	<b>Jurisdictional Updates</b>		
	Alberta	Del Dyck	Alberta Automobile Insurance Rate Board
	British Columbia	Doug Chong	British Columbia Utilities Commission
<b>2:45-3:00 pm</b>	<b>BREAK</b>		
3:00-4:00 pm	CARR Annual General Meeting	Paul D'Astous	CARR Chair

<b>Wednesday, October 19, 2011</b>		<b>Location: Windsor Ballroom</b>	
<b>Time</b>	<b>Activity/Topic</b>	<b>Speaker</b>	<b>Organization</b>
<b>8:00-9:00 am</b>	<b>BREAKFAST BUFFET</b>		
9:00-9:40 am	CLEAR	James Wang Randy Bundus	Insurance Bureau of Canada
9:40-10:25 am	Changes at the Facility Association	David Simpson Shawn Doherty Jill Hepburn	Facility Association
<b>10:25-10:40 am</b>	<b>BREAK</b>		
10:40-11:40 am	Distracted Driving Impaired Driving Program	Robyn Robertson	Traffic Injury Research Foundation
11:40-12:00 noon	Conference Wrap-up	Darlene Hall	CARR Conference Advisory Committee