

<p style="text-align: center;">Peter Dyck, Dipl.T, ICD.D, FCPA, FCGA Summary Profile</p>
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Since 2007 Peter owns and operates PRD Consulting Services (incorporated on September 27, 2012 as Oakwood Strategy Group Inc.) to provide services including regulatory support, corporate governance, strategic planning, reinsurance, information technology project reviews, financial planning advice and risk management. Prior to 2007 Peter served as Director, Finance and Corporate Controller for a major property and casualty insurance corporation where he was responsible for financial and risk management, strategic planning, forecasting, regulatory activities (Public Utilities Board), financial reporting, and reporting to the Board of Directors and various Board Committees.

From January 2016 to June 2022 Peter served on the Board of Directors of the Workers Compensation Board of Manitoba and also served on the Audit Committee (Chair) and Prevention Committee. Peter served on the Board of Directors of The Concordia Hospital Foundation Inc. where he serves as Director and Treasurer for ten years. The Foundation supports the Concordia Hospital broad range of health and wellness services. Peter also served on the Bethania Group Board of Directors for nine years. At the Bethania Group he served on the Executive Committee and chaired the Finance, Property Management and Capital Planning Committee of the Board.

Peter graduated from British Columbia Institute of Technology in 1973. In 1976 he received his Certified General Accountants Association of Canada designation. In 2005 the Certified General Accountants Association of Canada honoured Peter with the fellowship designation (FCGA) for outstanding contribution to the Association, accounting profession and community. In 2006 Peter was certified as a professional Corporate Director (ICD.D) by the Institute of Corporate Directors.

In 2008 Peter examined and recommended a Governance course for the Certified General Accountants Association of Canada.

In the Community Peter leads and participates in fund raising and has held various positions including director, treasurer and chair of a charity. Also he has volunteered with MDS to build houses for hurricane victims.

Peter Dyck, Dipl.T, ICD.D, FCPA, FCGA

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Profile

A leader with proven vision and reputation determined to add value to an organization supported by my knowledge and experience having led and directed a finance division responsible for corporate strategic planning, corporate governance, risk management, financial reporting, reinsurance, forecasting, internal control, cash flow management, investments and banking relationships. Excellent communication and interpersonal skills complement my blend of valuable practical experiences. With a commitment to constant improvement, I succeed through determination, dedication, initiative, creativity and the ability to motivate team members. Strengths and abilities are:

- Superior leadership skills and determined to find and add value to an enterprise.
- Board of Directors' experience.
- Property and Casualty insurance and reinsurance experience.
- A sound understanding of board governance principles, practices, and processes.
- Strong interpersonal skills to achieve results.
- Strong negotiation skills.
- Strong risk, investment and project management skills.
- Financial and business acumen.

Major Accomplishments

- As consultant and advisor to the Public Interest Law Centre who intervenes on behalf of the Consumers Association of Canada (Manitoba), I study the applicant's regulatory rate application, develop critical analyses on necessary areas of inquiry, develop information requests in areas of my expertise, and provide briefing reports, timely information and advice as requested.
- A key leader in the successful divestiture of lines of businesses at favourable terms.
- A key leader in the introduction and application of actuarial principles and practices to valuing policy liabilities for rate setting and financial reporting purposes at a major property and casualty insurance company.
- As part of the 1988 Autopac Review Commission led by Judge Kopstein, I restructured the balance sheet at Manitoba Public Insurance resulting in significant product pricing adjustments and a financially sound corporation with a positive Rate Stabilization Reserve target going forward.

- A key leader in conceptualizing, pricing and managing an international reinsurance program including negotiating terms and commuting national and international reinsurance treaties.
- Examined and recommended a governance course for the Certified General Accountants Association of Canada.
- As a director at the Bethania Board, I influenced, conceptualized and assisted in the development of a Corporate Governance Policy Manual.
- Led the introduction of Dynamic Capital Adequacy Testing and Minimum Capital Testing to stress test various plausible adverse scenarios to assess the financial strengths and viability of an entity under extreme conditions.
- As part of the leadership team, I had responsibility for successfully merging and integrating the Division of Driver and Vehicle Licensing with MPI's services.
- Designed and implemented MPI's financial component of the Public Utilities Board general rate application to optimize the regulatory process.
- Sourced and implemented financial software (for example, Lawson Software, Princeton Software) to provide timely and relevant financial and investment information.
- Chaired and led the Corporate Interdisciplinary Claims Forecasting Committee.
- A member of the Architectural Review Board and the Enterprise Support Council leadership team responsible for consistent application of information technology throughout the corporation.
- As a member of the Investment Committee Working Group leadership team, ensured the Investment Policy Statement was current and adhered to by the equity and bond investment managers as they execute their respective mandates. Also ensured that asset mix analyses were built to optimize returns.
- Annually led the update to the corporate risk management report and reported and discussed changes with the Board of Directors.

Professional Experience

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| 2012 – Present | <p>Oakwood Strategy Group Inc.
 President</p> <ul style="list-style-type: none"> ✓ Services include regulatory support, corporate governance, strategic planning, reinsurance, information technology project reviews, allocation methodology reviews, financial planning and risk management. Also provide services relating to estate planning, administration and operating/managing businesses within clients' estates. |
| 2007 – 2012 | <p>PRD Consulting Services
 Principal</p> <ul style="list-style-type: none"> ✓ Services include regulatory support, corporate governance, strategic planning, reinsurance, information technology project reviews, allocation methodology reviews, financial planning and risk management. |

1973 –2007

Manitoba Public Insurance

Director, Finance and Corporate Controller (1986 – 2007)

- ✓ Responsible for the Finance Division which included internal control, financial reporting, management of an integrated financial reporting system, reinsurance, budgeting, accounts payable, forecasting, investment accounting, payroll, banking and accounts receivable.
- ✓ Led the corporate strategic planning process and the risk management reporting process.
- ✓ Prepared financial analyses and reports, corporate strategic initiatives and risk management monitoring reports for presentation and discussion with the Board of Directors.
- ✓ Chaired and led the Corporate Interdisciplinary Claims Forecasting Committee. The forecasts were foundational to setting rates and determining the future financial stability of the corporation.
- ✓ Engaged external actuaries and auditors.
- ✓ A key leader in the introduction and application of actuarial principles and practices to valuing policy liabilities for rate setting and financial reporting purposes.
- ✓ As part of the 1988 Autopac Review Commission led by Judge Kopstein, I restructured the balance sheet at Manitoba Public Insurance (MPI) resulting in significant product pricing adjustments and a financially sound corporation with a positive Rate Stabilization Reserve target going forward
- ✓ Designed and implemented the monthly and year-end process including the development of a permanent year-end file. This process is viewed by external auditors as best practices and results in timely and accurate monthly and annual financial reporting.
- ✓ A key leader in the successful divestiture of the General Insurance and Reinsurance Assumed Division at favourable terms.
- ✓

Prior to 1986 I held various increasingly responsible positions at MPI including Manager, Special Projects, Assistant Accounting Manager and Financial Accountant.

Other Activities

- ✓ From January 2016 to June 2022 Peter served on the Board of Directors of the Workers Compensation Board of Manitoba and also served on the Audit Committee (Chair) and Prevention Committee.
- ✓ Served on the Concordia Hospital Foundation Inc. Board of Directors for ten years where I served as director and Treasurer. The Foundation supports the Concordia Hospital broad range of health and wellness services.

- ✓ Served on the Bethania Group Board of Directors for nine years. Here I served on the Executive Committee and chaired the Finance, Property Management and Capital Planning Committee.

Educational Background

2006	Institute of Corporate Directors, Institute-certified Director, ICD.D, June, 2006.
1997 – 1999	Executive Development Program – The Certified General Accountants Association of Manitoba and Faculty of Management of the University of Manitoba.
1973 – 1976	Certified General Accountants’ Association of Canada Graduated in 1976. Appointed a Fellow (FCGA) in 2005.
1971 – 1973	British Columbia Institute of Technology Earned a Diploma of Technology in the Accounting and Technical Management Options.

Continuing Education

2007 - Current	Participate in various seminars on governance sponsored by Institute of Corporate Directors and Deloitte.
2013	Completed T2 Corporate Tax course.
2011	Participated in The Global Leadership Summit which provide leaders with an injection of vision, skill development and inspiration sponsored by The Leadership Centre Willow Creek Canada.
2005/06	ICD Corporate Governance College, Directors Education Program, March, 2006 – Joseph L. Rotman School of Management University of Toronto.
2004	Acumen Information Services seminars on Sarbanes/Oxley and Bill 198.
2003	Lawson and Princeton Software conferences to refresh business relationships and learn about their respective technology and direction.
2002	Executive Forum International.
2001	Negotiation for Executives course at Harvard.
2000	Financial Risk Management course sponsored by TMAC.
1996	RRCC and U of W to upgrade Spanish language skills. I am also fluent in German.
1995	Participated in the Executive Speaking course sponsored by the Canadian Management Centre.
1994	Managing Diversity.
1993	Canadian Insurance Accountants Association Advanced Professional Development Program at the University of Toronto Faculty of Management.
1992	Co-chaired the Royal Bank Financial Management Conference for Insurance Companies.

- 1991 Advanced Strategies for Controllers course sponsored by the Canadian Management Centre.
- 1990 Controller's Job in Today's Environment course sponsored by the Canadian Management Centre.

Memberships and Community Outreach

- Member of the Chartered Professional Accountants Association of Canada.
- Member of the Canadian Insurance Accountants Association.
- Member of the Institute of Corporate Directors of Canada.
- Held various positions at local charities such as Volunteer, Treasurer, Secretary, Vice-Chair and Chair.
- Volunteered with MDS to build houses for hurricane victims.

VALTER VIOLA

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PROFILE

Consultant with three decades of institutional portfolio management, investment research, and risk management experience (mostly defined benefit pension plans)

- Consultant to institutional investors, advising boards, investment committees and client staff on investment strategies, investment risk management, and governance (primarily North America)
- Former executive and senior management roles in portfolio management, risk management, investment research, and economics at two of the world's largest institutional investors

PROFESSIONAL EXPERIENCE

Since 2016 **CORTEX APPLIED RESEARCH** Toronto

Managing Director and Principal

- Provide governance advisory services, including investment policy development, and fiduciary education to pension funds and other institutional investors
- Advise pension funds on risk management, including monitoring and reporting market, credit, and liquidity risks
- Support client searches for third-party investment consultants and outsourced chief investment officers (OCIOs)

2014 - 2016 **MAPLE** Toronto, Santiago

Partner

- Pursued private infrastructure opportunities in Chile (primarily power generation)

2005 - 2014 **HOLLAND PARK RISK MANAGEMENT** Toronto

President

- Advised some of the world's largest pension funds on risk management, including risk budgeting to support liability driven strategies and active management
- Provided an outsourced risk management office to pension funds, using third party risk software to monitor and report market, credit, and liquidity risks
- Drafted investment/risk policies, guidelines, and procedures for clients

2000 - 2005 **CPP INVESTMENT BOARD** Toronto

Vice President (Research & Risk Management Department)

- First executive to lead the R&RM Department, responsible for investment risk management, asset allocation, currency hedging, and other total portfolio research
- Worked with other executives to develop and implement the strategy, organizational design, and business plans for a new and growing organization
- Led the design and implementation of CPPIB's Investment Risk Framework, a cornerstone of the investment strategy
- Worked with the Department of Finance Canada to support changes in CPPIB regulations (e.g., single-issuer concentration limits)
- Built relationships with partners and peers (e.g., member of PIAC's Investment Practices Committee)

1993 - 2000 **ONTARIO TEACHERS' PENSION PLAN** Toronto

Director/Portfolio Manager/Analyst (Research & Economics Department)

- Developed the fund's first asset/liability model to support the long-term strategy
- Conducted asset allocation, currency hedging, and other total portfolio research
- Managed the tactical asset allocation portfolio, outperforming the benchmark
- Managed the real return bond portfolio, improving the liability hedge
- Member of the Investment Planning Committee

VALTER VIOLA

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PROFESSIONAL EXPERIENCE (CONTINUED)

- 1992 - 1993 **WILFRID LAURIER UNIVERSITY AND YORK UNIVERSITY**
Lecturer in Investments, Finance, and Accounting
- 1990 - 1992 **CORPORATE PLANNING ASSOCIATES**
Financial Advisor
- 1986 - 1988 **PRICE WATERHOUSE**
Auditor

OTHER INDUSTRY EXPERIENCE

- 2006 - 2009 **HEALTHCARE OF ONTARIO PENSION PLAN (HOOPP)**
External Advisor to the Board's Investment Committee
- 2003 - 2005 **PENSION INVESTMENT ASSOCIATION OF CANADA (PIAC)**
Member of PIAC's Investment Practices Committee

EDUCATION

- 1995 *Chartered Financial Analyst*
- 1990 *Master of Business Administration, Western University*
- 1989 *Chartered Accountant*
- 1986 *Bachelor of Commerce, University of Toronto (with Distinction)*

Chris Schneider, FCAS, ACIA, MAAA



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Professional History

- Oliver Wyman Actuarial, Analyst (2016–present)
- Donegal Insurance Group (2015–2016)

Education

- Millersville University of Pennsylvania, Bachelor of Science Mathematics *summa cum laude*

Christopher (“Chris”) Schneider is a Senior Manager with Oliver Wyman Actuarial Consulting, Inc., located in the Philadelphia office. He holds a Bachelor of Science degree in Mathematics from Millersville University.

Since joining Oliver Wyman in 2016, Chris has provided actuarial consulting services to several self-insured corporations in the United States involving various types of property/casualty loss exposures. Additionally, Chris has provided numerous services to Canadian Regulators involving automobile liability exposures.

Chris is a Fellow of the Casualty Actuarial Society, an Associate of the Canadian Institute of Actuaries, and a Member of the American Academy of Actuaries.

Professional Experience

Chris’s assistance to clients includes:

- Industry-wide studies of rate level adequacy and development of trend benchmarks for Canadian Regulators
- Reviews of insurer rate filing applications on behalf of Canadian Regulators
- Legislative reform costing analyses and evaluation of impact on insurance rate levels
- Analyses of unpaid claims and claim adjustment expenses
- Confidence level analyses
- Cash flow analyses
- Forecasting
- Financial Exams



JEFF CROZIER

CONSULTANT

AREAS OF EXPERIENCE:

- Utility Rate Regulation
- Auto-insurance Rate Regulation
- Competitive Wholesale and Retail Electricity Markets

EDUCATION:

- Master of Arts - Economics, McGill University, 2005
- Bachelor of Commerce (Hons), University of Manitoba, 2003



PROFESSIONAL EXPERIENCE:

InterGroup Consultants Ltd., Winnipeg, Manitoba

2006 – 2008, *Research Analyst*; 2020 – Present, *Consultant*

Utility Regulation

- **For Manitoba Industrial Power Users Group**, conducted a survey of inverted stepped rates offered by major electric utilities in North America, and a brief review of the literature on stepped rate design principles. Also conducted a survey of industrial power rate design in the Pacific Northwest, including a historical record of developments leading to the current methodology.
- **For Yukon Energy**, involved in the preparation of regulatory filing documents related to business planning and year end actual outcomes. Directly involved in the maintenance and operation of a financial regulatory model used to produce the regulated operations year end results and forecasts.
- **For Industrial Customers of Newfoundland and Labrador Hydro**, reviewed hydraulic forecasting methodology and assessed average annual hydraulic production estimates of Newfoundland Hydro. Also conducted research into the application of marginal cost price signals, through stepped rate design and time of use rates, for industrial customers in Newfoundland.
- **For Northwest Territories Power Corporation**, involved in preparing analysis and documentation for matters related to regulatory filings, cost of service, and rate design. Specific attention to areas concerning load forecasting. Researched and prepared directive response regarding best practices for design of stand-by rates for self-generating customers.



- **For the Town of Hay River**, prepare revenue requirement, cost of service and rate design for the town water and sanitary sewer system.

Economic Valuations

- **For Manitoba Industrial Power Users Group**, conducted an economic impact assessment of Canexus operations on the Manitoba economy, assessing contributions to value added or GDP, employment, and labour income, including relevant multiplier analyses. Carried out a similar economic impact assessment for the proposed Keystone pipeline.
- **For Beverly and Qamanirjuaq Caribou Management Board**, conducted an economic valuation of the estimated harvest of the Beverly and Qamanirjuaq caribou herds.

Socio-Economic Impact Assessment and Mitigation

- **For Manitoba Hydro**, conducted a forecast of Pre-Project Training Outputs, and a supply and demand analysis of the work force for the Wuskwatim and Keeyask generating station construction projects. Forecasting involved the design and testing of a parameterized structural model, whose results fed into a supply and demand analysis to identify and quantify instances of oversupply and unmet demand. Produced a report of key findings, methodology and detailed results for internal review at Manitoba Hydro.
- **For Yukon Energy Corporation**, conducted an analysis of economic Valued Environmental Components (VEC) for the environmental impact statement of the Carmacks-Stewart Transmission Line regulatory submission.

Management Support

- **For Atoskiwin Training and Employment Center**, conducted an analysis of existing business model, designed and generated an updated business model to facilitate transition of business activities from a public funding model to private enterprise model.

Manitoba Public Insurance Corporation (MPI), Winnipeg, Manitoba

2016 – 2020, Director, Regulatory Affairs

- Accountable for the delivery, performance and outcomes of MPI before the Manitoba Public Utilities Board (PUB).
- Direct and oversee and the development of the annual General Rate Application (GRA), drawing on all divisions in the corporation to prepare a revenue requirement application in excess of \$1 billion, including:
 - Develop overall strategy and key messages for application;
 - Provide situation assessments and recommend approaches to executive;
 - Review, approve and prepare as necessary, application materials, procedural submissions, information requests/responses, and lines of cross examination;
 - Prepare CEO opening presentation, rebuttal evidence and closing arguments; and



- Network with the PUB and intervener counsel to improve regulatory efficiency.
- Brief and provide recommendations to the MPI Board of Directors on regulatory process and strategy.
- Consult and advise government on the regulatory framework for MPI.
- Advocate alternative approaches to price regulation to reduce the regulatory burden on the corporation.
- Debrief with PUB, interveners, and internal staff to improve processes and outcomes.
- Prepare and manage the expense budget for the Regulatory Affairs division, and the regulatory process overall.

Utilities Consumer Advocate (UCA), Calgary, AB

2014 – 2016 Senior Analyst/Manager, Regulatory Operations

- Direct the operation of UCA regulatory interventions before the Alberta Utilities Commission and other authorities.
- Coordinate the efforts of staff, consultants and external counsel, including:
 - Review of applications to determine consumer impacts and the need for consumer intervention;
 - Assemble regulatory team for the intervention, and ensure appropriate resources are available;
 - Review and approve regulatory filings, including information requests, evidence and argument prepared by staff, consultants, and external counsel;
 - Review and approve procedural submissions, and guide activities on interlocutory matters;
 - Ensure consistency between UCA positions in regulatory proceedings across various utilities; and
 - Coordinate efforts and manage relationships with other consumer groups and interveners in Alberta.
- Prepared evidence of the UCA on Regulated Rate Options and Performance Based Regulation
- Provide written and oral briefs to the UCA Advisory Board, and other Government of Alberta senior management.
- Represent the UCA interests on industry committees and through negotiated settlement processes.
- Guide strategic policy development to further small consumer interests through legislative, and government policy avenues.
- In conjunction with UCA counsel and expert witnesses, participate in UCA Regulatory interventions.
- Member of Alberta Treasury Board Macroeconomic Forecasting Committee.



Alberta Market Surveillance Administrator, Calgary, AB

2009 – 2011 Electricity Market Analyst

- As a member of the Market Monitoring Group, conducted real time and post hoc monitoring of the Alberta Interconnected Electric System Spot Market, to identify market events and anomalies in the functioning of the electricity market.
- Developed new and existing surveillance tools to monitor market participant pricing strategies, market supply and demand, and other price setting factors in the electricity market.
- Applied metrics to assess the market outcomes and the state of competition in the energy market. Methodologies and results were published to stakeholders in Market Surveillance Administrator quarterly reports.
- Presented findings of market events and outcomes to industry stakeholders, including the annual meeting of the international working group of electricity market monitors (EISG).

National Energy Board, Calgary Alberta

2008 – 2009, Electricity Market Analyst

- Review and process applications for electricity export permit applications
 - Provide assessment and recommendations for approval of export permit applications
 - Conduct general electricity market surveillance across Canada, including retail and wholesale price comparisons, compile import and export statistics, and prepare electricity market outlooks and forecasts
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Mavis Johnson

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Road Safety Specialist

- Over 50 years of experience in developing, managing and participating in engineering, enforcement and education programs.
- Undertaken road safety projects at an international, national, provincial, municipal and local community level.
- Consulted in projects in several countries, including developing and transitioning countries.
- Authored numerous papers and presented training programs on a variety of road safety topics.
- Recipient of a number of awards in the field of road safety.

Mavis Johnson has over 50 years of road safety experience worldwide. She has been the lead consultant in the development and management of many multi-disciplinary road safety programs covering the fields of engineering, enforcement and education. Mavis has worked at both strategic and operational levels within the area of road safety and injury prevention. Her diverse background includes work as a traffic police officer in the UK; managing the Insurance Corporation of British Columbia's Road Improvement Program, including developing partnerships with road authorities to examine and improve road infrastructure and managing a group of road safety engineers; and, as a community road safety officer in the UK and in BC, in managing education and public awareness campaigns at the community level. In addition, she has advised the World Bank on road safety strategies (and their road safety guidelines) and programs for Low and Middle-Income countries.

At the *international* level, she has, on several occasions, evaluated the progress of Road Safety Action Plans and the Statewide Road Safety Strategy in the State of Victoria, Australia. She was engaged by the World Bank to undertake a Road Safety Management Capacity Assessment in the State of Minas Gerais, Brazil and was the co-team leader and road safety strategy specialist on a World Bank funded project for the Government of Vietnam. Her expertise has also been utilized in the countries of Belize, Trinidad and Tobago, Guyana and Indonesia where she has developed frameworks for

strategic road safety plans based on the Safe System Approach. In some of these projects “*Demonstration Corridor Safety Programs*” have been introduced. Mavis also provides specialist expertise and training to the International Council on Alcohol Policies on their Global Drink Driving Strategy, currently being piloted in 6 countries.

At a *national level*, Mavis Johnson completed a Mid-Term evaluation of Canada's national road safety strategy, Road Safety Vision 2010 on behalf of the CCMTA. This document provided the foundation for the provinces and territories to establish 3 yr strategic plans to improve the traffic safety situation in their jurisdictions. She was engaged with CCMTA and Transport Canada to undertake an Environmental Scan of road safety programs (domestic and international) as a foundation for the next Canadian Road Safety Strategy.

At a *provincial level*, in addition to ICBC's Road Improvement Program, she provided the technical expertise in the development, monitoring and evaluation of the Alberta Traffic Safety Strategy and the Annual Action Plans. She also prepared the British Columbia Provincial Health Officer's Special Report on Road Safety which reviewed all the road safety activities in BC and made recommendations for improvement. She is the former co-chair of the BC Road Safety Plan working group on Safe Roads and Communities. Recently she was involved in an evaluation of road safety programs of the Manitoba Public Insurance Corporation, including their High School Driver Education Program and the Graduated Licensing Program.

At a *municipal level*, in her work with the Insurance Corporation of British Columbia, she introduced the “*Safer City*” program, modeled on the successful Gloucester Safer City project in the UK. She has also, on several occasions, evaluated the progress of Community Traffic Safety Action Plans in the State of Victoria, Australia. Mavis also developed the first City of Edmonton Traffic Safety Strategy which led to the establishment of the City of Edmonton Office of Traffic Safety. Internationally she has worked on Integrated Urban Road Safety Projects in Indonesia and Belize.

At a *community / School District level*, she assisted in the development of the “Way to Go!” program – a school-based vehicle reduction strategy encouraging walking and cycling to school and also evaluated the Safe Routes to School programs in several jurisdictions in B.C. She has recently developed a comprehensive “Community Road Safety Assessment” tool which provides communities a checklist which, once completed, can identify their current status with respect to progress towards their community road safety goals and traffic safety culture.

OTHER RELEVANT EXPERIENCE:

Dec 2020 to July 2021 – Road Safety Consultant

Provided technical expertise (principal investigator) to review the current strategic plan for the Capital Region Integrated Safety Partnership (CRISP) and develop Strategic Plan 2021-2023. CRISP is an organization representing the transportation/ road safety agencies in 17 municipalities within the Capital Region.

2020 – International Road Safety Consultant to the World Bank in Mozambique –

undertaking project “Mozambique – Preserving Human Capital through Improved Road Safety” which included WB Road Safety Management Capacity Review in Mozambique (virtual) and developing relevant Road Safety Plan, including short and long term investment strategy, with an emphasis on transforming traffic safety culture.

Sept. 2020 to date – Road Safety Consultant

Provide expertise, primarily as the *enforcement specialist*, on the GRSF Speed Management Hub – FAQs and the Guide. This project is a component of the ITRGK – Global Knowledge program.

Sept.2019-May 2020- Road Safety Consultant

Contributed to the development of the City of Lethbridge (Canada) and City of St. Albert (Canada) Traffic Safety Strategic Plans, particularly in the areas of road safety management, developing traffic safety culture and undertaking stakeholder meetings.

2018- 2019 – International Road Safety Consultant to the World Bank in Madagascar – undertaking the WB Road Safety Management Capacity Review in Madagascar and developing National Road Safety Plan, including short and long term investment strategy.

2017- present - Traffic Injury Research Foundation – Community Development Advisor – developing a Centre of Excellence for Community Road Safety (Action2Zero) providing evidence-based online tools and programs for agencies and stakeholders to develop community-based road safety programs.

2015 to date – Road Safety Consultant

Reviewed and assessed road safety programs executed by the Manitoba Public Insurance Company on behalf of the Canadian Standards Association (Manitoba)

2017/2020 – Road Safety Conference presentations

- Presenter – 13th PRI World Congress, Tunis, Tunisia – “Post Crash Response” – May 2017
- Presenter – International Conference on Road Safety Education. Abu Dhabi, UAE – “Integrating road safety into the school curriculum” – November 2017
- Presenter – International Conference on Road Safety Education. Rabat, Morocco – “Integrating road safety into the school curriculum” – February 2018
- Presenter – Workshop of Global Alliance of NGOs for Road Safety at the First Africa Road Safety Forum in Marrakech. Morocco November 2018
- Presenter – Sixth Conference of the Global Alliance of NGOs for Road Safety and Road Traffic Victim – April 2019
- Presenter – 3rd Global Ministerial Conference on Road Safety in Sweden (pre-conference workshop) on Equity in Road Safety – February 2020

2003-2018 President, Canadian Traffic Safety Institute

- Established the Canadian Traffic Safety Institute, a centre of excellence for all road safety disciplines

- Conducted the mid-term evaluation of Canada's Road Safety Strategy - Road Safety Vision 2010, for the Canadian Council of Motor Transport Administrators (CCMTA)
- Provided an Environmental Scan of road safety programs (domestic and international) in preparation for Canada's next road safety vision
- Consulted to the Province of Alberta - Office of Traffic Safety, to develop the Strategic Plans (2007-2010) and (2011-2015) and supporting Action Plans for the Alberta Traffic Safety Plan – provided ongoing technical support to all disciplines, including an innovative Community Mobilization Strategy and the development of the Monitoring and Evaluation strategy. At the time this was the only province that had such a strategy. It is based on the “**Safe System Approach**”. Developed a “Community Road Safety Audit” process to assess the effectiveness of a community's multi-disciplinary road safety initiatives. Developed the next Traffic Safety Plan for the province – Vision 2020.
- Consulted to the Province of Nova Scotia to develop a strategic framework for road safety and the development of a comprehensive strategic plan (awaiting approval by government)
- Consulted to the City of Edmonton on the development of its Traffic Safety Strategy and establishment of the Office of Traffic Safety
- Consulted to the Corporation of Delta to review their Safe Routes to School strategy
- Lead International Consultant undertaking Road Safety Capacity Assessment for the State of Minas Gerais, Brazil on behalf of the World Bank
- Provided expert knowledge to the World Bank for road safety programs in Low and Middle-Income countries
- Participated with the World Bank in developing processes to implement the recommendations of the World Report on Road Traffic Injury Prevention (WHO)
- Co-team leader and road safety strategy manager for the Vietnam Road Safety Project, funded by the World Bank
- Developed a Situational Assessment to identify the scope of the drink driving program for the International Council on Alcohol Policies (Washington, DC) Global Drink Driving strategy which is now being piloted in 6 countries
- Provided training and acted as an advisor to the International Council on Alcohol Policies for their harmful drinking strategy
- Prepared the BC Provincial Health Officer's Special Report on Road Safety 2010
- Consulted to the governments of Belize and Trinidad and Tobago on strategic road safety planning
- Consulted to the Country of Guyana to develop a Road Safety Education Curriculum for the schools and communities in Guyana
- Appointed to the Transportation Research Board (TRB) Strategic Highway Safety Program (SHRP2) Safety Committee

- Evaluated the road safety programs at the Manitoba Public Insurance Corporation and made recommendations for improvement
- Consulted to the Country of Indonesia as the Team Leader/Road Safety Specialist on the Integrated Urban Road Safety Project which is a pilot program in 4 cities
- Prepared the foundation for a new program at the Traffic Injury Research Foundation (TIRF) entitled "*The Community Learning Centre*" which is a one-stop shop for all aspects and components of community road safety programs
- Participated in Road Safety Audit teams
- Offered a variety of training programs for traffic safety professionals.

**1992-
2003**

**Manager, Road Improvement Strategies
Insurance Corporation of British Columbia**

- Developed and implemented the Road Improvement Program, a partnership program with road authorities that identified, studied and improved high collision locations and corridors
- Introduced the proactive Safety Conscious Planning program, aimed at preventing unsafe situations occurring in infrastructure planning and design processes
- Introduced a community-based and integrated approach to traffic safety through the Safer City program, reflecting the lessons learnt in the Gloucester Safer City project in the UK and Safety Conscious Planning.

**1990-
1992**

**District Manager, Traffic Safety Education Dept.
Insurance Corporation of British Columbia**

- Provided management and leadership to a team of road safety managers and coordinators. This included setting the strategic direction in the areas of impaired driving, occupant restraints and speed management.

**1987-
1990**

**Manager of Community Programs - Traffic Safety Education Dept.
Insurance Corporation of British Columbia**

- Responsible for coordinating community road safety programs in 32 communities in an area of British Columbia. This included meeting with a variety of stakeholders such as police, health, engineering, media and all local volunteer groups.

1982 -

Vancouver Island Safety Council 1987

- Expanded the Capital Region Safety Council to cover Vancouver Island
- Adviser to several Provincial and National bodies in the area of road safety
- Oversaw pedestrian safety, bicycle and motorcycle programs and defensive driving courses.

**1980-
1982**

Vancouver Safety Council

- Managed activities and programs of this community safety council, including writing and teaching the Vancouver School Board's bicycle safety program.

**1967 -
1980**

Police Constable – Lancashire Constabulary

- Traffic enforcement and collision analysis and prevention
- Public awareness and community development
- Served as an Area Road Safety Officer.

International Consulting:

Costa Rica (1999/2000)

- Review of road safety problems and programs – identified issues and priorities
- Conducted a National Road Safety Conference

Mexico (2000)

- Addressed the First National Road Safety Congress on the "Safety Aspects of ITS."

Romania (2000)

- Presented 2 workshops at the first Global Road Safety Conference

State of Victoria, Australia (2000-2003)

- Presented and assisted with workshops at the first "Saferoads" conference
- Presented workshops at "RoadSafe" – a conference for volunteers and Community Road Safety Councils. Reviewed progress of several RoadSafe communities
- Evaluated Local Government and Community Road Safety Council initiatives
- Guest lecturer at VicRoads Road Safety Engineering Course
- Reviewed progress of VicRoad's Community Road Safety Strategy
- Assisted in the development of a new course for International students.
- Participated in the VicRoads course in Road Safety for Rapidly Motorizing Nations.

New Zealand (2001-2005)

- Consulted on Integrated Community Road Safety Planning and Engineering.
- Provided a discussion paper for involvement of other agencies in road safety

- Invited speaker, moderator and workshop facilitator at the Australasian Road Safety Education and Enforcement Research Conference

People's Republic of China (2002-2004)

- Project manager for ICBC in their program to promote Capacity Building for Traffic Safety, Planning and Management.
- Participated in the Traffic Safety Symposium for Police Officers

Chinese Taipei (2002)

- Provided road safety training and the role of Insurance in road safety to Dr. Hugh Woo, National Chiao Tung University, Taiwan

Asia Pacific Economic Co-operation (2003)

- Team member to review Initiatives for Improving Road Safety in the 22 member countries

United Kingdom (2004)

- Guest lecturer at RoSPA's Road Safety Officer Course, London

Brazil (2009)

- International Consultant undertaking Road Safety Capacity Assessment in the State of Minas Gerais, Brazil on behalf of the World Bank. Developed an "on-line" version of the Management Capacity Review.

Washington, DC (2010)

- On behalf of the International Council on Alcohol Policies, developed a "Situational Assessment" to identify the scope of the drink driving problem in a country. Continues to provide an advisory role as the organization roles out their global strategy in 6 countries.

Government of Vietnam (2010 – 2012)

- Co-team leader and road safety strategy manager for the Vietnam Road Safety Project, funded by the World Bank. This included building the recommendations from the recent iRAP (International Road Assessment Program) into the 10 year road safety strategy. A key role in this project is in capacity building and institutional strengthening of government. Delivered "RS101 – an Introduction to Road Safety" (adapted for local context) to over 300 staff of the national and provincial traffic safety committees.

Trinidad and Tobago Police Service (2011 – 2012)

- Developed a "Roadway Safety Strategic Framework", Roadway Safety being the fourth pillar of the 21st Century Policing Strategy. In addition provided the foundation for a National Road Safety Strategy

and Organizational Framework on which this would be built. This has led to the formation of the National Road Safety Council.

Government of Belize (2011 – present)

- Undertook a Road Safety Management Capacity Review for the country, based on the World Bank Guidelines. A recommended road safety strategy was developed based on the findings, which is based on a Safe System Approach. Simultaneously iRAP Belize has completed its recommendations and report. These two projects are now combined in a project along a high risk corridor, demonstrating the benefits of all the disciplines working together to improve safety along the corridor.
- Appointed Road Safety Consultant to the Government of Belize to oversee the implementation of the Belize Road Safety Project. The focused improvements, using the safe system approach, along this corridor have already resulted in meeting the fatality reduction targets after 1 year (of a 3-year program). In parallel with the Demonstration Corridor Project the Belize Road Safety Masterplan to 2030 has been developed. Supporting that plan she has guided line ministries and 9 municipalities to develop their first 5-yr Operational Road Safety Plans.
- Appointed as the Road Safety Consultant for the Belize 2nd Road Safety Project.

Government of Guyana (2014 – 2016)

- Appointed Road Safety Specialist to the Government of Guyana to develop a Road Safety Education Curriculum for the schools and communities across the country

Government of Indonesia (2014 – 2015)

- Appointed Team Leader/Road Safety Specialist for the Integrated Urban Road Safety Project demonstrating the implementation of the Safe System Approach to road safety in 4 pilot cities. This project is a part of the IndII (Indonesia Infrastructure project) funded by DFAT, Australia.

Latin America and the Caribbean (2017 – to present)

- Providing technical assistance to the Inter-American Development Bank (IDB) in the development of a project to involve Auto Insurance industry in road safety projects.

Global Alliance of NGOs for Road Safety (2018 – to present)

- Provided mentoring to the staff and NGOs as and when required. Assisted in the development of their White Paper, presented to the First Africa Road Safety Forum.

Founding member of the Global Road Safety Partnership

Other Roles:

- **Justice Institute of British Columbia** - consulted with them on establishing a traffic safety centre of excellence
- **Role of auto insurers in road safety** - Saskatchewan Government Insurance, Manitoba Public Insurance, AAA Michigan, State Farm Insurance
- **University of British Columbia** - guest lecturer at the Engineering faculty

Presentations and Papers

- The role of auto insurance in road safety
- Effectiveness of road safety programs
- Safety aspects of ITS and TDM initiatives
- Integrated approach to road safety
- Integrated community road safety planning
- The need for safety conscious planning
- Towards a more sustainable, safer transportation system in Canada
- Effective traffic enforcement strategies
- Road safety activities – a global perspective
- The role of partnerships in road safety in the community
- Integrating Road Safety Education into the School Curriculum
- School road safety plans
- Roadside Hazard Management
- Post-crash response
- Integrated Corridor Safety Programs
- Educating the Road Safety Professional
- Road Safety Vision 2010 (Canada's National Road Safety Strategy)
- Strategic Road Safety Planning
- Safe System Approach - Sustainable & Safe: A Vision and Guidance for Zero Road Deaths
- Assessing a Country's Drink Driving Situation: an Overview of the method used in 6 Low and Middle Income Countries (Traffic Injury Prevention magazine January 2012)

Training courses presented:

- Road Safety Audits
- Urban Safety Management
- Troubleshooting Roundabout Design
- Managing Temporary Traffic Control
- Accommodating Vulnerable Road Users
- Traffic safety for developing countries (International)

- Road Safety 101 – an introduction to road safety (delivered in Canada, Belize and Vietnam)
- Community Traffic Safety Planning
- 2018 CARSP pre-conference workshop - “Planning for Road Safety Success in the Next-Generation: Establishing Visions and Targets”.
- 2019 CARSP post-conference workshop – “Vision Zero: understanding and action”.

Awards:

Institute of Transportation Engineers 1998 Transportation Professional of the Year

Institute of Transportation Engineers 2002 Lifetime Achievement Award

Institute of Transportation Engineers 2003 H. Robert Burton Distinguished Service Award

Canada Traffic Association 1996-2003 Award of Distinction

Prince Michael of Kent International Road Safety Award (UK) 2002

Soroptomist International- Making a Difference Award-March 2006

TransCanada Yellowhead Highway Association Distinguished Service Award - 2007

Minister’s Award for Excellence for Process Innovation for developing the Community Mobilization Strategy for the Alberta Traffic Safety Plan, Alberta Infrastructure and Transportation – 2008

Canadian Transportation Awards program Award of Excellence for leadership in road safety – 2009

Prince Michael of Kent International Road Safety Award (UK) 2016

Canadian Association of Road Safety Professionals – Lifetime Achievement Award 2019

Affiliations:

Past President and current member of the Canadian Association of Road Safety Professionals

Past Chair of the Transportation Association of Canada’s Road Safety Standing Committee

Immediate past-member of technical committee for SHRP2 – Safety (TRB).

PAULA ELLIOTT, FCAS, FCIA



Principal

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Cell 416 427 7116

Professional History

- Oliver Wyman Actuarial Consulting (1998–present)
- ING Insurance Company, Vice President Actuarial, (1983–1998)
- Dominion of Canada General Insurance Company, Actuarial Analyst, (1980–1983)

Professional Memberships

- Fellow of the Casualty Actuarial Society (1988)
- Fellow of the Canadian Institute of Actuaries (1988)

Education

University of Waterloo, Honours Bachelor of Mathematics, Actuarial Science

Paula Elliott is a Principal in the Toronto, Ontario office with the Actuarial Consulting practice of Oliver, Wyman Limited. She specializes in the automobile insurance practice area and in providing actuarial services to insurance regulatory authorities. Her primary responsibilities include reviewing automobile insurance rate applications, providing expert witness testimony on rate applications, analyzing automobile insurance reform measures, conducting automobile insurance benchmark rate studies and performing special studies.

Paula has provided actuarial consulting services for over 20 years. Prior to joining Oliver Wyman, Paula provided actuarial services to a large insurer as an employee for over 15 years with many areas of responsibility including rate making, loss reserving and financial planning.

Paula is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Casualty Actuarial Society.

Professional Experience

- Paula is considered an expert in the field of automobile insurance pricing and legislative reforms in Canada
- Independent reviews of insurer rate filing applications on behalf of Regulators
- Independent studies of Industry-wide rate levels, trends and benchmarks for the Regulators
- Legislative Reforms: evaluation of alternative reform changes and assessment of impact on insurance rate levels
- Closed Claim Studies: design and review of special studies to support testing legislative reform alternatives
- Numerous reports provided and expert testimony on various issues related to the status of the automobile insurance in Newfoundland and Labrador, Nova Scotia, New Brunswick, Ontario and Alberta

Rajesh Sahasrabuddhe, FCAS, MAAA, ACIA



Rajesh Sahasrabuddhe
Partner

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Professional History

- Oliver Wyman Actuarial Consulting (2007-present)
- Navigant Consulting (2006-2007)
- Aon Risk Consultants (2000-2006)
- Ernst & Young (1995-2000)
- The Maryland Insurance Group (1992-1995)

Professional Memberships

- Fellow of the Casualty Actuarial Society (1999)
- Member of the American Academy of Actuaries (1997)
- Associate of the Canadian Institute of Actuaries (2019)

Education

- The University of Connecticut
Bachelor of Science
Mathematics - Actuarial Science
summa cum laude

Rajesh (“Raj”) Sahasrabuddhe is a Partner and Philadelphia Office Leader with Oliver Wyman Actuarial Consulting. His primary responsibilities are to provide actuarial consulting services to a variety of insurance, reinsurance and self-insured organizations. He serves as lead consultant and provides risk-financing guidance on actuarial assignments.

Raj is a Fellow of the Casualty Actuarial Society, an Associate of the Canadian Institute of Actuaries, and a Member of the American Academy of Actuaries. He has been approved to provide captive loss reserve certifications by regulatory authorities in Vermont, South Carolina, Delaware, and Bermuda.

Professional Experience

Raj has provided actuarial consulting services for over twenty-five years. Prior to joining Oliver Wyman, Raj provided actuarial consulting services to self-insured clients at a national brokerage company and financial advisory and litigation support services at an independent consulting firm. With his prior experience at a Big Four audit firm, he is also familiar with insurance accounting issues.

Working with Canadian automobile insurance regulators, Raj has reviewed generalized linear models and machine learning algorithms submitted by insurers to support classification plans and rate applications. He has also supported a provincial regulator in the development of a model governance framework.

Raj specializes in providing actuarial services in the following areas:

- Professional liability reserving and pricing – actuarial reviews of liabilities and loss forecasts for healthcare organizations.
- Automobile insurance regulation – reviews of actuarial assumptions included in rate filings submitted by automobile insurers in Canada.
- Asbestos liability modeling – actuarial estimates of future costs of claims resulting from asbestos related diseases.
- Excess insurance and ceded reinsurance consulting – reviews of high excess layer losses.
- Casualty program accrual – actuarial estimation of unpaid claims for self-insured exposures including workers compensation, general liability and automobile liability

Publications

- [Using a Claim Simulation Model for Reserving and Loss Forecasting for Medical Professional Liability](#) (Casualty Actuarial Society Forum, Winter, 2007)
- [Interpretations of Semi-Parametric Mixture Models, Unbiased Estimators of Ultimate Value for Individual Claims and Conditional Probability Applications to Calculate Bulk Reserves](#) (Casualty Actuarial Society Forum, Spring, 2007)
- [Consideration of Bias in Chain Ladder Estimates](#) (Casualty Actuarial Society Forum, Winter, 2008)
- [Principles of the Chain-Ladder “Method:” Selecting and Updating Claim Development Factors](#) (Casualty Actuarial Society Forum, Fall, 2008)
- [Claims Development by Layer: The Relationship between Claims Development Patterns, Trend and Claim Size Models](#) (Casualty Actuarial Society Forum, Fall, 2010) [included on the CAS Examination Syllabus]
- [A Note on Parameter Risk \(co-authored with Gary Venter\)](#) (*Variance* 9:1, 2015, pp. 54-63.) [Included on the SOA Examination Syllabus; Winner of The Variance Prize.]
- [Applying Credibility Concepts to Develop Weights for Ultimate Claim Estimators](#) (CAS E-Forum, Summer 2014 Volume 2) [Runner-up for the 2014 Call Paper Prize]
- [“The Open Source Revolution in Actuarial Science.”](#) *Contingencies*, March/April 2016
- [The Single Parameter Pareto Revisited](#) (CAS E-Forum, Spring 2021)
- Contributor to the [Loss Data Analytics Short Course](#)

Presentations and Professional Activities

- Casualty Loss Reserve Seminar, September 2001. *Medical Professional Liability Reserving and Forecasting*
- Midwestern Actuarial Forum, 2006. *Stochastic Models in Medical Professional Liability Analysis*
- Casualty Actuarial Society Annual Meetings, 2009-11 *Topic: Admissions Committee update*
- Casualty Actuarial Society Syllabus Committee, 2000-2013. *Loss Models specialist 2000-2010; Vice Chairperson 2008-09 to 2009-10; Chairperson 2010-11 to 2012-13*
- Casualty Loss Reserve Seminar Planning Committee, 2007-present.
- Moody’s Insurance Executive’s Conference, May 2014. *Reserve Cycles and Volatility*
- Casualty Loss Reserve Seminar, September 2014. *Call Paper Program*
- DRI - The Voice of the Defense Bar, Asbestos Medicine Seminar, November 2014. *Insurance / Reinsurance Market for Tort Liabilities Arising from Products*
- Casualty Actuaries of the Mid-Atlantic Region, October 2015. *Applying Credibility Concepts to Develop Weights for Ultimate Claim Estimators*

Presentations and Professional Activities (Continued)

- Casualty Loss Reserve Seminar, September 2016. *Workshop: Introduction to R*
- Casualty Actuaries of the Mid-Atlantic Region, October 2016. *Practical Applications of R to Actuarial Work*
- Casualty Actuarial Society Annual Meeting, 2017. *Topic: Introduction to R*
- Casualty Actuarial Society, Examination Committee, 2017 to present. *Topic: Modern Actuarial Statistics focusing on Bayesian Markov-chain Monte Carlo Modeling*
- Canadian Institute of Actuaries, Committee on P&C Insurance Pricing, 2019 to present. *Reviewer and editor of Draft Educational Note: "Guidance on Estimation of Property and Casualty Insurance Trends"; Regulatory Subcommittee, 2021-present*
- Casualty Actuaries of the Mid-Atlantic Region, May 2021. *Transitioning Actuarial Work to a Code-based Environment*
- Canadian Institute of Actuaries, Appointed Actuary Seminar, September 2021. *Changes to the Alberta auto insurance system*
- Canadian Automobile Insurance Rate Regulators Association, February 2022. *Effects of the COVID-19 Pandemic on Automobile Insurance*
- iCAS Predictive Analytics and Data Forum, March 2022. *Introduction to Git and Github for Actuaries and other Data Science Practitioner*

Expert Witness

- Multiple automobile rate applications before the New Brunswick Insurance Board and Manitoba Public Utilities Board.
- In the Matter of the Arbitration Between George A. Fuller Company, Inc. - Against - Illinois National Insurance Company, National Union Fire Insurance Company of Pittsburgh, PA, on Behalf of Itself and Certain Affiliated Companies - Expert testimony related to calculations of collateral.