

Education and Professional Experience

2. I graduated with an honours degree in mathematics from the University of Victoria in 2000. On graduation, I received the Jubilee Medal for the Faculty of Science, presented to the student with the highest graduating grade point average in the Faculty.

3. In 2003, I obtained the Chartered Financial Analyst designation. This designation requires the completion of comprehensive examinations related to ethics, investments and financial statement analysis. In addition, relevant work experience is required.

4. In 2005, I became a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries. These designations require the completion of comprehensive examinations related to finance, risk, insurance and pensions. They require relevant work experience. These designations represent the highest professional standing as an actuary.

5. I have been working in the actuarial field since 2000 in various areas. Initially, for the first five years, I worked primarily in the pension consulting field for Mercer Human Resource Consulting in Vancouver. In this capacity, I determined reserves and funding requirements for pension plans and provided advice on related matters to clients.

6. For the next four years, I worked in the investment consulting field, primarily with Aon Consulting in Vancouver. In this capacity, I advised pension plans, self-insured long-term disability income plans, property and casualty insurance companies, and foundations on investment and risk issues.

7. For the last year, I have been the Chief Actuary and Chief Investment Officer of the Healthcare Benefit Trust. The Healthcare Benefit Trust is a health and welfare trust as defined by the Canada Revenue Agency. We are governed by a Trust Agreement between our Trustees and our settlor. Our Trustees have a fiduciary obligation to manage the Trust in the best interests of our beneficiaries.

8. We provide benefits to employers in the health and community social service sectors. We cover over 80,000 active members and over 6,000 disabled members.

9. We provide group life, accidental death and dismemberment, extended health, dental and disability income benefits to beneficiaries. Benefits are provided on an administrative services only basis. In other words, we are not an insurance company.

10. In my current role, I am responsible for setting reserves and rates for benefits. The vast majority of our reserves relate to disability income benefits. I am also charged with managing the investments of the assets held in respect of the liabilities.

11. I have provided evidence accepted within British Columbia Supreme Court. And, I have testified and been accepted as an expert at hearings of the Manitoba Public Utilities Board.

12. Since 2009, I have been a member of the Group Insurance Committee of the Canadian Institute of Actuaries. Group insurance encompasses insurance and benefits provided to a group, for example, disability insurance to employees of an employer. We

are charged with educating group practitioners, discussing group insurance issues and initiating group insurance discussions within the Canadian Institute of Actuaries.