

# Andrew Kugler

**VP, Head of Distribution**

**Affinity Markets Canada**

Andrew is the national head of Affinity Distribution in Canada having joined this team in August 2023. His current responsibility is to build new client relationships, nurture existing ones and establish new markets for Affinity Distribution's growth into the future. His primary areas of focus are in the following broad sales channels: Travel Agency Insurance (in both Canada and the US), mortgage creditor market, key association accounts, direct and broker channels and overall strategic new business development. Insurance products sold through channels primarily consist of individual health, dental, travel, mortgage creditor, term life and disability insurance.

Prior to this, Andrew was the national head of small business distribution for Manulife Group Benefits in Canada. He has also served as the Pricing Officer for Affinity Markets Canada and Group Benefits Canada and held the positions of AVP, Expense Management, Canadian Segment, AVP and Actuary, Canadian Risk Management and AVP for Manulife Reinsurance in Barbados.

Andrew joined Manulife at the end of 2004 and has spent half his career leading and interacting with the various group benefit distribution, pricing and underwriting teams.

Andrew holds a B.Sc. in Actuarial Mathematics from the University of Waterloo. He is a Fellow of the Canadian Institute of Actuaries (FCIA) and is a Fellow of the Society of Actuaries (FSA) in the United States.

