

***Agenda Item 3(i)***  
***October 29/19 EOC Meeting***

**Next CAFII Board Meeting on December 3/19 and Guest Speaker at Ensuing CAFII Reception: Melissa Carruthers, Monitor Deloitte Canada**



**Melissa Carruthers** is a Senior Manager within Monitor Deloitte's Strategy Consulting practice where she leads its Life and Health Insurance Strategy and Transformation offerings in Canada.

Melissa joined Deloitte after working a number of years as a life and annuities actuary in both the direct insurance and reinsurance industries. Her breadth of prior industry experience includes roles in pricing and product development as well as corporate actuarial and biometric research.

In her current role as a strategy and transformation advisor, she works with a number of the leading Canadian life and health insurance companies and financial institutions as they define their strategic priorities across multiple layers within the organization -- with a particular focus on corporate, product, and distribution strategy.

Melissa is a frequent speaker at industry events on topics such as the future of life and health insurance; and the application of emerging technologies within insurance operations.

She is a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries.