



Valerie Gillis, FCPA, FCA, CFA

SVP, Head of Life, Health and Credit Protection – TD Insurance

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Valerie Gillis, SVP, leads TD Insurance's (TDI) Life, Health and Credit Protection business working with the team to set the strategic direction and growth opportunities for the business, deliver profitable financial results within risk appetite and ensure client service excellence. Her business helps safeguard customers' financial well-being through providing credit protection plans, offers direct life and health insurance as well as travel insurance. TDI's reinsurance business also reports into Valerie.

Previously, Valerie has held both Risk and Finance TD senior leadership roles, first as the bank's Controller & Chief Accountant for 5+ years and most recently as Chief Risk Officer for TD Insurance and Wealth Management. As CRO, Valerie provided strategic advice and credible independent challenge to these businesses to enable them to sustainably grow within TD's risk appetite. The corporate actuarial and Wealth Market and Credit Risk management teams also reported into her. While in Finance, she led Finance through many complex transformational and regulatory initiatives, most notably, Finance transformation and IFRS 9. Prior to joining TD in 2015, she was a partner at KPMG, LLP, nationally leading its Risk Consulting practice for Financial Risk Management with predominant financial services clients in Life Insurance, Banking and Large Public Pension Plans.

Throughout her career, Valerie has distinguished herself through her business acumen and strategic thinking. Valerie is well known for her expertise in asset liability management, financial instruments and derivatives. While at KPMG, Valerie led many projects with LifeCos and banks structuring derivative hedging strategies to manage interest, FX and inflationary risks, global risk governance projects and oversaw financial instrument valuation and life actuarial modelling teams. Further, at TD, the IFRS 9 project required oversight of changes to accounting, technology and credit risk modelling for provisions of credit losses. She participates/ed as a key senior executive on various transformative projects including: IFRS 17 Insurance Contracts, Client Focused Reforms (CFR), and TDAM Global Expansion amongst other strategic initiatives.

Valerie embraces TD's shared commitments and works to inspire her teams to take an ownership mindset, provide legendary customer experience, embrace innovation and execute with speed and impact. Advancing inclusion and diversity is an area that Valerie is particularly passionate about. She plays an active role in mentoring and sponsoring diverse talent into increasingly senior roles and is committed to building diverse teams. Valerie lives in Toronto with her husband her two children and they enjoy a variety of sports together.

