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The Canadian Association of Financial Institutions in Insurance | L'association canadienne des institutions financières en assurance

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CAFII ALERTS WEEKLY DIGEST: September 15 – September 22, 2023

September 22, 2023

The CAFII Alerts Weekly Digest is intended to provide a curated compendium of news on insurance, regulatory, and industry/business/societal topics of relevance to CAFII Members – drawn from domestic and international industry trade press and mainstream media – to aid in Members' awareness of recently published media content in those areas.

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GOVERNMENT/LEGAL/REGULATORY DEVELOPMENTS

FSRA Revokes Healthcare Service Providers' Licences

By Kate McCaffery, Insurance Portal, September 14, 2023

Regulator revokes healthcare service providers' licenses - Insurance Portal (insurance-portal.ca)

The Financial Services Regulatory Authority of Ontario (FSRA) has suspended or revoked the licenses of 170 health service providers for failing to comply with their annual business reporting obligations.

Where annual information returns (AIR), required by the regulator for service providers licensed under the province's Insurance Act, were found to be deficient, FSRA says individuals were informed about potential enforcement action on multiple occasions.

"It's essential that health service providers comply with their legal annual reporting requirements so we can better protect consumers and help maintain fair and reasonable auto rates," said Huston Loke, executive vice president, market conduct, at FSRA. "This is crucial information as it informs our supervision plan for the sector and identifies trends that could lead to consumer risks and areas of concern."

In a statement about the suspensions, FSRA further states that service providers with suspended or revoked licenses may still provide care to motor vehicle accident victims but cannot receive direct payment from insurance companies. Those with suspended licenses can be searched for on FSRA's website.

In the Health Service Provider Quick Guide to Compliance issued by the regulator summarizing key legal requirements and most common areas of non-compliance, FSRA says service providers must report accurate statutory accident benefits schedule (SABS) claimant counts to FSRA. They must also maintain an accurate Health Claims for Auto Insurance (HCAI) roster.

"Within 10 days of an employee leaving the participating facility, or upon receiving a request from a rostered health professional to be removed from the HCAI, the service provider must add an end date to the rostered health professional's record," FSRA writes. The short document also itemizes a number of record-keeping priorities, including verifying claimants' identities.

"Service providers must take all reasonable steps to verify the identity of SABS claimants. Service providers must verify that goods and services are being provided to the person who was involved in the motor vehicle accident."

Climate Risk Added To OECD Corporate Governance Guidance

G20 Endorsed Revised Global Principles That Incorporate Sustainability

By James Langton, Investment Executive, September 11, 2023

https://www.investmentexecutive.com/news/from-the-regulators/climate-risk-added-to-oecd-corporate-governance-guidance/

Global corporate governance principles that incorporate sustainability considerations were officially endorsed for the first time by G20 leaders at their latest summit.

The Organization for Economic Cooperation and Development (OECD) reported that the G20 leaders approved revisions to its principles that aim to promote investor confidence and financial stability by setting baseline standards for corporate governance.

The updated principles, which now include guidance on sustainability considerations, are designed to help companies navigate climate-related risks and opportunities, along with new guidance on shareholder rights, the role of institutional investors, and disclosure.

“The revised principles mark a significant, renewed international consensus and a strong desire from all OECD and G20 members to strengthen guidance on companies’ sustainability and resilience, to help them support the green transition and adapt to climate risks,” said OECD secretary-general Mathias Cormann in a release.

The revisions include measures to promote disclosure of sustainability-related information and to clarify board responsibilities on sustainability issues, and they recommend dialogue between companies, their shareholders, and stakeholders on these issues.

The OECD noted that while most jurisdictions already promote disclosure of sustainability-related information, only a few have regulatory provisions on ESG ratings and index providers.

“The principles aim to help companies access financing from capital markets, protect investors, and make companies, and hence our economies, more resilient,” said Japan’s vice-minister of finance for international affairs Masato Kanda. “It was therefore important and timely that we substantially revised them to reflect the many recent evolutions in corporate governance and capital markets.”

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Michigan Insurance Companies Must Now Disclose Climate Risks

By Izzy Ross, Interlochen Public Radio, August 8, 2023

https://www.interlochenpublicradio.org/2023-08-08/michigan-insurance-companies-now-have-to-disclose-climate-risks

Climate change has rocked the insurance industry. Across the U.S., companies have paid out billions of dollars more in recent years.

Now, larger insurance companies in Michigan will have to disclose their climate change risks – and how they plan to address them, according to a new state requirement.

The Climate Risk Disclosure Survey will help determine whether — and how — Michigan insurance companies are preparing for climate change, said Anita Fox, director of the state Department of Insurance and Financial Services.

"Really, the question is: are they preparing enough for what could happen in the future, and what is the full financial impact?" she said. "Because we want to make sure that this remains a competitive insurance market, where Michiganders have choices and competitive prices."

The National Association of Insurance Commissioners first developed the climate risk survey in 2010. More than two dozen other states already require it. In Michigan, 89 companies that earn at least $100 million dollars in premiums annually will have to complete the survey effective this month.

Fox noted that insurers in other states have pulled out of the market due to extreme weather events, such as wildfires, hurricanes, and floods. And while Michigan has seen fewer climate-related natural disasters, residents have still contended with crop damage, wildfire smoke, and flooding.

Fox said that the climate risk survey is meant to ensure that companies are transparent about their approaches.

"How has the risk changed? How has your way of responding to risk changed?" she said. "So that we can keep that issue on the forefront of our insurance markets' assessments of what they need to do here in Michigan."

Fox said the climate survey won't cause insurance prices to go up, because it's just gathering data that the companies already have. But extreme climate events can make costs skyrocket, which has happened in states such as California, Florida, and Louisiana.

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OTHER CAFII MEMBER-RELEVANT NEWS

Airline Competition Ramps Up, Setting Stage For Showdown And Reducing (Some) Fares

By Christopher Reynolds, The Canadian Press, September 10, 2023

https://www.bnnbloomberg.ca/airline-competition-ramps-up-setting-stage-for-showdown-and-reducing-some-fares-1.1969707

Passengers aren't the only ones feeling cramped these days.

Though Canadian flights have long been dominated by Air Canada and WestJet, the emergence of newer carriers including Flair Airlines and Lynx Air has shaken up the sector, injecting fresh competition to a once-complacent market.

Most airlines are setting plans in motion to ramp up growth over the next year, adding more planes to an already crowded field — and cheaper fares on the busiest routes.

"Whenever you've got players trying to establish themselves in these markets, it is a boon for consumers," said former Air Canada chief operating officer Duncan Dee.
Key domestic arteries such as Toronto-Vancouver, Vancouver-Calgary, and Montreal-Toronto host more airlines than ever — up to six now versus as few as two several years ago — with fares dragged down by a pair of budget carriers.

The cost of a domestic round-trip plane ticket fell to $289 on average this fall, a drop of 24 per cent from 2019 levels and 11 per cent from a year ago, according to travel booking app Hopper Inc.

The hub-to-hub rivalries within Canada come ahead of a battle over routes running from big cities to sun destinations this winter.

More than three-quarters of the trips by ultra-low-cost Flair this winter will be to the U.S. Sun Belt, Mexico, and the Caribbean compared with 40 per cent last winter, CEO Stephen Jones said in an interview last month. It plans to grow its fleet by nearly a quarter to 26 planes next year.

Lynx, a no-frills airline that launched its maiden voyage in April 2022, aims to expand to 17 aircraft from nine at the moment. Its newest route flies between Toronto and Los Angeles for as low as $129 one way, tax included. The cheapest Air Canada ticket on the same route and dates was $490.

"We're really investing strongly in this market, because it's underserved by low-cost carriers," Lynx CEO Merren McArthur said of sun destinations — particularly flights out of Toronto's Pearson airport.

Meanwhile, Porter Airlines has bought 50 132-seat Embraer E195s, hoping to grow its fleet to 79 by 2025 from 46 currently.

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"They will not shy away from a gun fight," John Gradek, who teaches aviation management at McGill University, said of Porter.

The 17-year-old carrier joined the five other airlines plying the skies between Toronto and Vancouver in February. It also plans to launch service between Toronto and Orlando, Florida, in November, going up against an equal number of rivals.

"I'd say it's a highly competitive market," said chief executive Michael Deluce, who also expressed doubt about how long the system can hold.

"I think the current set of competitors is not a sustainable long-term proposition. I'm not going to highlight which carriers I think will not be here 12 or 24 months from now," he added.

Meanwhile, Air Canada aims to operate eight per cent more flights to sun-splashed spots this winter than in 2019. WestJet plans to hit 15 per cent more capacity overall next year than last.

More competition amounts to lower fares, particularly if demand drops off at a time when consumer spending is slowing.

"The Canadian market this fall on travel, you'll get a hell of a deal," Gradek said.

Outside of Mexico and the Caribbean, supply for international trips still falls short of demand, pushing fares ever higher.

The price of round-trip flights this fall rose 22 per cent for Europe, 16 per cent for South America, and 32 per cent for Africa and the Middle East compared to 2019, according to Hopper.

It shot up 45 per cent for Australia and a whopping 121 per cent for Asia, with flights between China and Canada numbering 10 per week versus 100 per week in 2019, according to Transport Canada.

The plunge is due largely to China's tight restrictions on tour group visits to Canada and a Russian airspace ban that forces Canadian carriers to take a longer route to Asia, tacking significant fuel and labour costs on to diplomatic tensions.

Back in Canada, regional fares are also on the rise apart from the biggest routes as the two dominant players retrench around their old hubs.

Over the past year, Calgary-based WestJet cut routes in Ontario, Quebec, and Atlantic Canada to refocus on West Canada. It has also cut flights on some more heavily travelled corridors, including roughly 80 per cent of its trips between Toronto and Montreal compared to 2019 levels, according to aviation data firm Cirium.

Montreal-based Air Canada has mirrored this move, remaining in Central and Eastern Canada while scaling back in the West — it axed six long-haul routes out of Calgary last month. It also scrapped 26 regional routes east of Winnipeg in June 2020, with only a handful of them resuming since.

"Bottom line: play where you can win," said Robert Kokonis, president of consulting firm AirTrav Inc.

That lack of regional competition — though budget airlines have filled a handful of those gaps — means pricier fares on most smaller domestic routes, according to an analysis of Cirium data earlier this year.

A tight labour market is limiting growth.

"No. 1 would have to be the pilot resourcing. Everybody's ramping up very quickly and everyone's competing for the same pool of pilot candidates," said Lynx's Merren McArthur.

In a memo viewed by The Canadian Press, Air Canada executive vice-president Mark Galardo told staff last month that "an industry-wide shortage of pilots … has had a prolonged impact on our regional network," with ripple effects on mainline operations.

He also cited a need to "defend our position against increased competition from new entrants, existing competitors making strategic moves, and, in some cases, even other flag carriers" at Air Canada's three hubs of Toronto, Montreal, and Vancouver.

Meanwhile, jet fuel prices are climbing back up to six-month highs, "implying this cost may pressure margins," said TD Cowen analyst Helane Becker — all as pilot unions demand, or have already secured, higher wages at Air Canada and WestJet, respectively.

Ultimately, Canadians' urge to travel remains the key driver, one resting heavily on economic concerns as more and more of consumers' cash goes to service their debt. Whether planes stay full in the next 12 months remains to be seen.

"I think it's an open question whether we'll be able to see the same amount of pent-up demand that we've seen over the last year," Dee said.

AI Roadmap – How Insurance Firms Can Prime Themselves For The Future

Report Shows Canadian Executives Are Ready To Integrate AI, But How Can They Start?

By Gia Snape, Insurance Business Canada, June 2, 2023

AI roadmap – How insurance firms can prime themselves for the future | Insurance Business Canada (insurancebusinessmag.com)

A vast majority (90%) of global business leaders in a wide array of industries have named artificial intelligence as the emerging area of innovation that has most influenced their organization's long-term strategy, according to Accenture's latest Technology Vision report.

Nearly two-thirds surveyed also said that they anticipate dedicating more resources to AI in the next three to five years.

The results show that Canadian insurance executives understand the important role that AI will play in the future of their work, and that they are willing to make the necessary investments to integrate AI, said Krish Banerjee, Canada managing director of data, analytics & applied intelligence at Accenture.

Speaking to Insurance Business, Banerjee shared four ways in which insurance companies can prepare for widespread disruption by AI:

Start With People

An organization's workforce should be in its first line of priorities as it prepares to incorporate new technologies, Banerjee stressed.

"As insurers plan for further adoption of AI, they will need to radically rethink how work gets done. To that end, helping employees keep up with technology-driven change will be the biggest factor in realizing the full potential of AI," he said.

But companies should put overt emphasis on technical skills.

"Domain experts, who understand how data is applied in the real world, will be just as important as data scientists," Banerjee added.

Create A Robust, Responsible AI Compliance Strategy

While regulations still vary widely around the world, organizations should take it upon themselves to put up robust and responsible governance structures for AI use.

"Responsible AI principles should be defined and translated into an effective governance structure for risk management and compliance, with organizational principles and policies and applicable laws and regulations," Banerjee said.

Experiment With Low-Risk Knowledge And Creative Work Use Cases

Organizations that want to ease their way into wider AI usage can experiment with different use cases, Banerjee suggested.

"For example, generating insights from internal company reports or publicly available information, while also exploring where the technology can lead to breakthrough innovation," he said.

"The potential business value of each use case should play a central role in defining an organization's AI roadmap."

Adopt A Disciplined Approach To Data

Having a "strategic and disciplined approach to acquiring, growing, refining, safeguarding, and deploying data" is critical, especially when leveraging generative AI.

Banerjee added: "Foundation models will need to be customized with domain-specific data, semantics, knowledge, and methodologies."

Three Key Areas Where AI Can Drastically Change Insurance

AI is introducing a new dimension of human and machine collaboration that can radically change how work is accomplished.

The underpinnings of generative AI, popularized by ChatGPT, will transform some 40% of working hours across industries, Accenture's research shows.

"Banking, insurance, and energy are among the industries where work is most likely to be transformed because of their higher potential for automation," said Banerjee.

According to Banerjee, customer experience, process efficiency, and effective decision-making will be the key areas in insurance that will be greatly improved by AI.

"Our research has found that a third of all claimants say they were not fully satisfied with their most recent claims experience. This is a clear pain point in the speed of settlement. AI can improve settlement time by enabling digital and self-service claims processing that dramatically enhances customer experiences and accelerates processing," he said.

"We're already seeing many leading insurers invest in creating omni-channel environments that use chatbots, rich text messaging, and guided scripting for agents."

Incorporating AI and automation will cut the time spent by underwriters on non-core and administrative tasks, while boosting their risk selection and pricing accuracy.

In claims, AI can provide insights that help prevent leakage, resulting in more accurate payouts and increased customer satisfaction.

What Risks And Challenges Come With Adapting AI Technologies?

While AI-led technology will accelerate developments in many areas in insurance, like any emerging technology it will also introduce new areas of risk.

As AI adoption becomes more widespread, insurance companies will face greater scrutiny in their data privacy and security, ethical concerns, and shifting customer and employee expectations, Banerjee warned.

"For insurance companies to be successful, businesses will need to be intentional and responsible about the use of AI and data from the get-go," he said.

"Companies will need to weave in legal, compliance, and policy teams while building AI-led solutions. When AI is designed and put into practice within an ethical framework, it accelerates the potential for responsible human-AI collaboration and unlocks new sources of business growth."

Capgemini Publishes Annual Analysis Of Technology Trends Impacting Insurance

By Kate McCaffery, The Insurance Portal, June 19, 2023

Capgemini publishes annual analysis of technology trends impacting insurance - Insurance Portal (insurance-portal.ca)

Capgemini is encouraging its clients and those who follow the firm's advice to be frugal in their usage of technologies, in its newest TechnoVision report, entitled *TechnoVision 2023: Financial Services, Right the Technology, Write the Future*.

The report, in its 15th year of publication, includes the TechnoVision financial services industry playbook, now in its fifth year of publication.

Together, the publication provides insight into how firms are operationalizing their technology transformation programs. It examines 37 technology business trends applicable to the banking and insurance industries and provides over 70 industry examples. It analyzes the current technology ecosystem and also looks at what the firm calls a wide gamut of solutions available.

"The financial services industry has evolved from a transaction business to a true experience business, coupled with new technologies and evolving business models that have given fresh impetus to accelerate this evolution," Capgemini writes, adding that investment continues to be focused on providing enhanced experiences for customers and employees. The report also acknowledges that financial services firms are subject to strict compliance, regulatory, and security concerns. It discusses digital experiences, generative artificial intelligence (AI), customer expectations, customer journey orchestration and analytics, virtual workplaces, the token economy, and sustainability commitments.

"Managing the data generated by ever-increasing interactions is more important than ever – especially for retail banks and insurers looking to transform how they communicate with their customers," the report states. "Financial institutions can no longer rely solely on automated responses and are moving toward offering a mix of human and AI interaction."

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Survey Reveals Top Insurers Globally For Consumer Trust And Recognition.

A Canadian Insurer Outperformed Most Peers…

By David Saric, Insurance Business Canada, August 1, 2023

[*Survey reveals top insurers globally for consumer trust and recognition | Insurance Business Canada (insurancebusinessmag.com)*]

Caliber, a stakeholder tracking provider, has released its 2023 Financial Services Reputation Report, which saw MetLife rank at the top among insurers for customer trust and satisfaction, with Sun Life coming in second.

The survey collates and analyzes responses from the general public about their views and opinions on financial institutions. Its methodology is based on understanding people's perceptions in terms of reputation, and in terms of brand and support.

"When reviewing how far up MetLife placed in the rankings, it got us to thinking about why consumers are more receptive towards this company," said Søren Holm, Caliber's senior advisor.

"They are really showcasing the more human elements of their business, and we think that is a great way to appeal to customers, especially during these hard economic times."

In an interview with Insurance Business, Holm spoke about what types of qualities consumers look for in insurers, why companies may have a bad reputation, and the balancing act of being technologically savvy while also upholding great customer service.

Resonating With A Broad Audience

When reviewing the rankings of financial services institutions and seeing MetLife and Sun Life among the top insurers, Holm pointed to both companies' strong public image and reputation.

"When you click on the home pages of either MetLife or Sun Life, a consumer is immediately greeted by a website that places precedence on real people and their life situations," he said.

When visiting MetLife's digital domain, visitors are able to access an expansive list of options to gain best practices for acquiring and using insurance, as well as information about different lines of coverage that explains it in a user-friendly way.

Similarly, Sun Life has an entire section dedicated to managing finances better and appealing to common concerns of insureds, such as budget calculation and reducing food waste.

"It is important that these companies steer clear from a strictly business presence and appealing to investors with financial results," Holm said.

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This creates an image that has a broader appeal and sidesteps the assumptions that financial services institutions, especially insurance companies, are stuffy and focused on premiums and growth.

"Putting themselves in the shoes of the customers and showing some human side of the company seems to be a successful business move," Holm said.

"A Necessary Evil"

Within the report, Holm and his colleagues at Caliber witnessed a general trend that showcased waning support for insurance overall.

When ruminating on why this may be the case, Holm said that "Historically, a majority of insurance companies are not really that good at explaining their value or explaining their relevance for people."

While insurance is relevant both professionally and personally, there can be a disconnect between how consumers view its usefulness.

"It's seen more as a necessary evil than something that is largely value-driven," Holm said.

Additionally, there is a fine line that many financial institutions, especially insurers, must balance between being successful and being seen as exploitative.

"Consumers may recognize that these businesses are doing good but then are turning an enormous profit for shareholders," Holm said.

That is why respondents to the survey placed the ethical and transparent selling and marketing of its services first among the ways in which financial service institutions are showcasing societal responsibility.

"People don't want to feel like they're being exploited, and the more successful companies are doing a better job at avoiding that reputation," Holm said.

Adapting To Conflicting Consumer Expectations

Twenty seven percent of respondents want their insurers to prioritize easy, digital access to their own account or payment solution (e.g. access through a smartphone), while 25% expect good customer service and communication from a provider.

"This is one of the most interesting conundrums that insurers are facing," Holm said. "Being able to successfully create a more autonomous user experience for insureds but also upholding the human element of interaction when needed."

There is an expectation now that acquiring insurance and filing a claim should be a more simplified process that makes use of technological advancements, such as AI-generated chatbots.

However, since insurance language can get complicated, consumers are also expecting more meaningful communication from carriers to understand the fine print on any policy, especially in the wake of a loss.

"What it boils down to is two sides of the same coin," Holm said.

"A simplified digital experience that users can easily access from their smartphones, but then also have a human available to explain more complex details and help them through a claims process."

Surveys such as Caliber's shed light on the needs and expectations of modern-day businesses and how to effectively operate within a more scrutinous court of public opinion.

Third Time's The Charm: Report Looks At Brand Loyalty And Preferences

By Kate McCaffery, The Insurance Portal, July 13, 2023

Third time's the charm: Report looks at brand loyalty and preferences - Insurance Portal (insurance-portal.ca)

If your would-be clients are at all like the average shoppers surveyed by San Francisco-based MoEngage research, they will interact with your brand at least three times before committing. The insight is based on a global report looking at the behaviours and preferences of 1.3 billion consumers.

The MoEngage *Global Consumer Trends Report 2023*, looking at shifting consumer preferences, further found that the importance of personalization and omni-channel engagement is growing. Similar to other reports, MoEngage's study also states that price is at the forefront of the consumer's motivations for brand switching.

A look at the report to understand where clients spend their time reveals that, apart from their work commitments, 50 per cent of North Americans spend between two and four hours daily on their screens; 19.2 per cent spend more than six hours each day on their screens; and 28.4 per cent spend between five and six hours a day in front of a screen. There has been a 61 per cent increase in monthly active users for banking platforms, with 33.8 per cent reporting that they visit their financial institutions' platform between two and three times each week, but the report qualifies that by adding that customer stickiness fell by almost 50 per cent in the past 12 months.

"The loyalty shake-up continues as more North American consumers reported switching to different brands in 2022 than at any time since the beginning of the pandemic," the research firm wrote. "For brands to be successful, they must identify opportunities for better customer service and tailor their offerings accordingly."

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UPCOMING CAFII MEMBER-RELEVANT WEBINARS AND EVENTS

New UBC Online 8-Week Course: Canada Climate Law Initiative

What Will You Learn?

- Key climate considerations companies and pension funds face when making business and investment decisions
- Complex legal and regulatory instruments and requirements that directly impact businesses and organizations' operations in Canada and internationally
- Strategies to enhance your oversight and management of climate risks and opportunities

Who Should Apply?

- Directors
- Officers
- Trustees
- In-house and external legal counsel
- Governance professionals
- Investors and asset managers
- ESG-focused staff

When Is The Program?

The program includes two online courses composed of four modules each. Each course is separated by one week pause.

- October 3 to October 31, 2023
- November 7 to December 11, 2023

Students will have until December 15, 2023 to complete a final case study.

What Is The Class Format And Time Commitment?

Internet connection required to use UBC's interactive e-learning platform "Canvas" which includes video lessons, readings, online discussion, case studies, and recorded guest interviews.

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There will be three live sessions with your instructor and classmates over Zoom:

- Tuesday, October 3, 2023 at 12 pm PT/3 pm ET
- Monday, October 23, 2023 at 12pm PT/3 pm ET
- Wednesday, December 6, 2023 at 12 pm PT/3pm ET

Expect to spend between five to seven hours per week on the course, for a total of approximately 50 hours. Students can learn at their own pace, when it's most convenient for their schedule.

Register Here

Webinar By Torys: Fundamentals Of Banking And Insurance Law

Date: Thursday, October 5, 2023
Time: 12:00 pm – 1:00 pm EST

The financial services industry has undergone transformational change in recent years. Being well-versed in the basics is vital to building and applying knowledge to this fast-evolving industry. This series will provide a general overview of the regulatory regime applicable to banks and insurance companies, with a more detailed discussion of selected topics, and will equip participants with a comprehensive overview of the essentials of banking and insurance law.

Impact Of The New Bank Act Consumer Protection Framework On FCAC Enforcement

Join our panel of Torys lawyers in the next session of this series for a discussion on the new FCAC enforcement context through examining the impact of the new Bank Act consumer protection framework, FCAC's new Administrative Monetary Penalty Framework and FCAC's reportable compliance issue approach.

Register Here

The Travel Health Insurance Association of Canada's Innovation Summit

Date: Friday, October 20, 2023
Time: 9:00 am – 5:00 pm EST

Explore the leading edges of technology, business and insurance advancements, while meeting travel health insurance influencers and other industry leaders. The day will feature keynote speaker Amber Mac, an award-winning podcaster (#TheFeed, This Is Mining, The AI Effect, Marketing Disrupted), co-host of the weekly emerging technology radio show and podcast #TheFeed on SiriusXM, and a bestselling author.

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Spend the day learning from a range of experts, including Data Scientist Mike Delorme of Manulife and Mukul Ahuja, AI Strategy Leader at Deloitte. See what's on the horizon during our startup showcase of companies and services that are breaking new ground in the industry and adjacent industries.

A light breakfast, lunch and a networking reception at the end of the day are included in your purchase price.

THIA "Friends", including CAFII Member representatives, can take advantage of Early Bird pricing of $200 per person until September 29, 2023 inclusive.

On September 30, this price increases to $250.

Register Here