

Stuart S. Carruthers

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Law Practice

Stuart Carruthers is a partner in Stikeman Elliott's Toronto office and a leading transactional, commercial, governance and regulatory advisor to insurance and reinsurance companies and brokers in Canada. He also advises on other international private mergers and acquisitions transactions and commercial matters. He is recognized by Who's Who Legal: Canada for his insurance and reinsurance law expertise, and is cited in that guide as "a 'key figure' in the area and a 'skilful practitioner' in a wide variety of insurance matters. He is considered to be 'at the top of his game'". He is the only Canadian insurance corporate/regulatory counsel recognized in the highest categories in all three of Chambers, Who's Who and Legal Media Group.

Mr. Carruthers has particular expertise in insurance, reinsurance and related financial services transactions and regulatory matters, including acquisitions and dispositions of insurers and books of business, formation and licensing of insurers and intermediaries, financing transactions, outsourcing transactions, white labelling initiatives and advice on a broad range of distribution, market conduct, compliance and other regulatory matters.

He is also the founder and editor-in-chief of Butterworths'/LexisNexis' quarterly legal journal *Canadian Insurance Regulation Reporter*, the leading Canadian publication in the field.

Mr. Carruthers' practice is internationally recognized, including by the following publications:

- *Chambers Canada 2017* as a Band 1 ranked lawyer in Insurance, with clients noting he "is an exceptional insurance lawyer" who is viewed as "one of the foremost experts in Canada; he's extremely knowledgeable, a great person to deal with and good at developing strategies to deal with issues as they arise."
- International Financial Law Review's *IFLR1000: The Guide to the World's Leading Financial Law Firms 2017* as a leading lawyer in Financial Services Regulatory.
- *The Canadian Legal Lexpert Directory 2017* as a leading lawyer in the Financial Institutions Regulation: Ontario.
- *Who's Who Legal: Canada 2016* in Insurance & Reinsurance.
- *Who's Who Legal: Insurance & Reinsurance, 2017*.
- Legal Media Group's 2016 *Expert Guides: Insurance & Reinsurance* and *Best of the Best 2013* for Insurance and Reinsurance Law.

Professional Activities

Mr. Carruthers is co-chair of the New York State Bar Association's International Law Section, Insurance and Reinsurance Committee and a member of the Steering Committee of the Northwind Professional Institute Annual Property and Casualty Insurance Forum. He also serves as the volunteer outside advisor to the Regulatory Affairs Committee of the Insurance Bureau of Canada.

Publications & Conferences

Mr. Carruthers is a prolific writer and speaker on insurance and financial services sector issues and developments. He has recently written and spoken on the following topics:

- "Priorities and Risks for Chief Compliance Officers", 2017 Canadian Life and Health Insurance Association's Compliance and Consumer Complaints Conference, London, ON, May 2017.
- "Regulatory Snappers", 2016 Insurance Bureau of Canada Regulatory Affairs Symposium, Toronto, ON, October 2016.
- "Federal and Provincial Regulatory Developments", Canadian Life and Health Insurance Association's Legal Section Annual Conference, Niagara Falls, ON, September 2016.
- "Ontario Panel Recommends "Radical" Restructuring of Key Provincial Financial Regulators", Stikeman Elliott Financial Services Update, June 2016.
- "Regulatory Roundtable", Northwind Institute P&C Insurance Invitational Forum, Cambridge, ON, June 2016.
- "Key Priorities and Risks for Chief Compliance Officers", Canadian Life and Health Insurance Association's Compliance and Consumer Complaints Annual Conference, Halifax, NS, May 2016.
- "Expert Panel Releases Preliminary Report on Reforming Ontario's Financial Regulatory Regime", Stikeman Elliott Financial Services Update, November 2015.
- "Regulatory Snappers", 2015 Insurance Bureau of Canada Regulatory Affairs Symposium, Toronto, ON, November 2015.
- "Canadian Insurance Industry Overview and Regulatory Regime", New York State Bar Association International Section Seasonal Meeting "Hot Topics in Transnational Insurance and Reinsurance", Sao Paulo, Brazil, October 2015.
- Working with Regulators/Policymakers", Canadian Life and Health Insurance Association's Legal Section Annual Conference, Halifax, NS, September 2015.
- "Canada Finalizes Regulations for Demutualization of P&C Insurance Companies, Responds to Stakeholder Comments", Stikeman Elliott Insurance Law Update, July 2015.
- "The Canadian Reinsurance Arena", Panel Moderator, Canadian Insurance Financial Forum, Toronto, ON, May 2015.
- "Tips and Strategies for Working with Regulators", Canadian Life and Health Insurance Association's Compliance and Consumer Complaints Annual Conference, Quebec City, QC, April 2015.
- "Canadian government proposes long-awaited framework for demutualization of P&C insurance companies", Stikeman Elliott Insurance Law Update, March 2015.
- "Regulatory Snappers", 2014 Insurance Bureau of Canada Regulatory Affairs Symposium, Toronto, ON, November 2014.
- "Federal and Corporate Developments", 2014 Canadian Life and Health Insurance Association's Legal Section Annual Meeting, Montebello, QC, September 2014.
- "OSFI releases final advisory on required notice of proposed director and senior officer changes", Stikeman Elliott Financial Services Update, May 2014.

- "Corporate Governance Update", 2014 Canadian Life and Health Insurance Association's Compliance and Consumer Complaints Annual Conference, Ottawa, ON, May 2014.
- "Effects of Regulatory Cascade on Canadian P&C Insurance Companies: International, Federal, Provincial", Moderator, Insurance Bureau of Canada Financial Affairs Symposium, Toronto, ON, April 2014.
- Canadian chapter in Practical Law Company's *Insurance and Reinsurance Multi-Jurisdictional Guide* 2012, 2013/2014 and 2014/2015 editions, March 2012/2013/2014.
- "Supreme Court considers defences available to regulatory offences in *Autorité des marchés financiers v. La Souveraine, compagnie d'assurance générale*", Stikeman Elliott Financial Services Update", January 2014.
- "OSFI releases draft advisory on required notifications of proposed changes of directors and senior officers of Canadian federal financial institutions", Stikeman Elliott Financial Services Update, January 2014.
- "OSFI and the Introduction of ORSA – Current Developments in Canadian Insurance Industry Regulation", Acumen Information Services' ORSA for Insurance Companies Conference, Toronto, ON, November 2013.
- "Federal and Corporate Developments", 2013 Canadian Life and Health Insurance Association's Legal Section Annual Meeting, Kananaskis, AB, October 2013.
- "Policy and Reinsurance Wordings – Pitfalls and Opportunities", 2013 National Insurance Conference of Canada, Ottawa, ON, September 2013.
- "Risk Management Gone Wrong", 2013 Canadian Life and Health Insurance Association's Compliance and Consumer Complaints Annual Conference, Vancouver, BC, May 2013.
- "Risk assessment, management central to OSFI guides" quoted regarding his expertise on the governance guidelines of Office of the Superintendent of Financial Institutions (OSFI), *The Lawyers Weekly*, March 2013.
- Canadian chapter in Law Business Research's *The Insurance and Reinsurance Law Review*, 2013 & 2014 editions, March 2013/2014.
- "OSFI Releases Final Revised Corporate Governance Guideline", Stikeman Elliott Financial Services Update, January 2013.
- "The Canadian Insurance Regulatory Framework", schematic chart outlining the Canadian insurance regulatory regime, January 2013.
- "Managing risk at heart of OSFI guideline" quoted regarding OSFI's new draft corporate governance guideline, *The Bottom Line*, Vol. 28, No. 15, November 2012.
- "The Evolving CRO Role and Board/CRO Relationship - OSFI's Expectations and Some Observations", 2012 Life Insurance Invitational Forum, Cambridge, ON, November 2012.
- "Amendments to anti-money laundering regulations would clarify monitoring obligations", Stikeman Elliott Financial Services Update, November 2012.
- "OSFI's new life insurance regulatory framework: themes and key elements", Stikeman Elliott Insurance Law Update, October 2012.
- "OSFI: Modernizing Governance", Canadian Life and Health Insurance Association's 2012 Legal Section Annual Meeting, Insurance Law: The Modern Era, Montreal, QC, September 2012.
- "OSFI Releases Draft Corporate Governance Guideline", Stikeman Elliott Financial Services Update, August 2012.
- "The Joint Forum's December 2011 Consultative Document "Principles for the Supervision of Financial Conglomerates": Overview and Updates", Canadian Life & Health Insurance Association 2012 Joint Annual Conference of the Compliance and Consumer Complaints Officers Section, Montreal, QC, May 2012.

- "AMF Releases Issues Paper on Electronic Commerce", Stikeman Elliott Insurance Law Update, April 2012.
- "The Joint Forum's December 2011 Consultative Document "Principles for the Supervision of Financial Conglomerates", Canadian Life and Health Insurance Association Compliance Section Webcast with J.-P. Bernier (CLHIA), February 2012.
- "CCIR Releases Issues Paper on Electronic Commerce", Stikeman Elliott Insurance Law Update, February 2012.
- "Department of Finance Initiates Consultations on Strengthening AML/ATF Regime", Stikeman Elliott Financial Services Update, February 2012.
- "Life MGAs Regulatory Initiatives Update", The Canadian Institute's 17th Annual Regulatory Compliance for Financial Institutions Conference, Toronto, November 2011.
- "U.S. Foreign Account Tax Compliance Act (FATCA)", Canadian Life & Health Insurance Association 2011 Segregated Funds Section Annual Conference, Toronto, November 2011.
- "International Regulatory Developments", National Insurance Conference, Vancouver, September 2011.
- "Canadian Reinsurance Regulatory Update", HarrisMartin Reinsurance Conference, Philadelphia, September 2011.
- "FATCA Update", presentation at the Canadian Life and Health Insurance Association's Annual Legal Section Meeting, Prince Edward Island, September 2011.
- "Alberta Court of Appeal considers whether extended warranties are insurance products", Stikeman Elliott Insurance Law Update, September 2011.
- "Cloud computing and Canadian federally regulated financial institutions", Stikeman Elliott Financial Services Update, July 2011.
- "CCIR paper considers issues and risks regarding use of credit-based insurance scores", Stikeman Elliott Insurance Law Update, July 2011.
- "New GST/HST rules create confusion for financial institutions acquiring goods or services from non-resident affiliates", Stikeman Elliott Insurance Law Update, May 2011.
- "U.S. FATCA: Potential Compliance Issues for Canadian Insurers and Latest Updates on Implementation Process", presentation at the Canadian Life and Health Insurance Association's Annual Compliance and Consumer Complaints Conference, May 2011.
- "Reinsurance Regulatory Reform in Canada", Insurance and Reinsurance Committee Presentation, New York State Bar Association, International Section, April 2011.
- Canadian chapter in PLC's *Cross-border Insurance and Reinsurance Handbook 2011*, March 2011.
- "Federal Government announces proposed Negative Option Billing Regulations", Stikeman Elliott Insurance Law Update, March 2011.
- "OSFI releases updated supervisory framework", Stikeman Elliott Insurance Law Update, March 2011.
- "Canadian Reinsurance Regulatory Regime to be Significantly Strengthened in 2011-2012", Reinsurance, HarrisMartin Publishing, March 2011.
- "Canadian insurance regulators release issues paper regarding MGA distribution model", Stikeman Elliott Insurance Update, February 2011.
- "Insurance Product Compliance Considerations", presentation at The Canadian Institute's Fundamentals of Regulatory Compliance for Financial Institutions Conference, February 2011.
- "OSFI releases final reinsurance regulatory guideline and guidance on reinsurance security agreements", Stikeman Elliott Insurance Update, January 2011.
- "Good Governance in an Era of Heightened Regulatory and Public Scrutiny", presentation at The Canadian Institute's 16th Annual Regulatory Compliance for Financial Institutions Conference, November 2010.

- "Reviewing Federal Regulatory and Legislative Developments Affecting Insurance Providers", presentation at The Canadian Institute's 16th Annual Regulatory Compliance for Financial Institutions Conference, November 2010.
- "Financial Regulatory Reform: Post-GFC Perspectives from Australia, the United States and Canada: The Canadian Perspective", presentation, Financial Regulation Panel, New York State Bar Association International Section Seasonal Meeting, October 2010, Sydney.
- "Insurance/Reinsurance and Arbitration: Reining in the Process: The Claims, Regulation and Dispute Resolution Atmosphere Post-GFC: Recent Reinsurance Regulatory Reform in Canada", presentation, Insurance and Reinsurance Panel, New York State Bar Association International Section Seasonal Meeting, October 2010, Sydney.
- "Foreign Insurers on Uncertain Path", interview, *The Law Times*, October 2010.
- "OSFI Releases Draft Guideline on Sound Reinsurance Practices and Procedures", Stikeman Elliott Insurance Update, September 2010.
- "OSFI Releases Letter and Draft Guidance on Reinsurance Security Agreements", Stikeman Elliott Insurance Update, September 2010.
- Canadian chapter in the International Bar Association Insurance Committee's *Substantive Project 2010: Insurance Portfolio Transfers* (Co-author), September 2010.
- "OSFI Releases Instruction Guide on Listings and Sanctions Laws", Stikeman Elliott Insurance Update, June 2010.
- "OSFI Releases Draft Guideline on Insurance Company Internal Capital Targets", Stikeman Elliott Insurance Update, May 2010.
- "Quebec AMF provides its position on GAP and marking warranties and products related to vehicles generally", Stikeman Elliott Insurance Update, May 2010.
- "Outsourcing: Are the Efficiency Gains Worth the Risk?", presentation at the Canadian Life and Health Insurance Association Annual Compliance and Consumer Complaints Officers Section Conference, May 2010.
- "OSFI Response Paper Outlines Reforms to Reinsurance Regulatory Regime", *Canadian Insurance Regulation Reporter*, May 2010.
- Canadian chapter in PLC's *Cross-border Insurance Handbook 2009/2010*, March 2010.
- "CROs in the Spotlight: Market Turmoil Heightens Prominence of, and Regulatory Focus on, the Role of the Chief Risk Officer in Canadian Financial Institutions", *Canadian Insurance Regulation Reporter*, March 2010.
- "Insurance Case Law Roundup", *Canadian Insurance Regulation Reporter*, March 2010.
- "Regulatory Update", presentation at the 18th Annual KPMG Insurance Industry Conference, November 2009.
- "Good Governance: Fine Tuning Your Organization's Management and Oversight Process", presentation at The Canadian Institute's 15th Annual Regulatory Compliance for Financial Institutions Conference, November 2009.
- "Insurance Companies in Canada: The Past Year in Compliance and Identifying Future Trends", presentation at The Canadian Institute's 15th Annual Regulatory Compliance for Financial Institutions Conference, November 2009.
- "After the Crisis: Implications for Insurance and Reinsurance. What Happens Next? A Canadian Perspective", presentation, Insurance and Reinsurance Panel, New York State Bar Association International Section Season Meeting, October 2009, Singapore.
- "New Rules for Foreign Insurers to Take Effect", interview, *The Law Times*, October, 2009.
- "Court Affirms Priority Entitlement of Canadian Creditors to Post-Liquidation Interest from Canadian Branch of Foreign Insurance Company", Stikeman Elliott Insurance Update, September 2009.
- "AMF Releases Proposed Reinsurance Risk Management Guideline", Stikeman Elliott Insurance Update, July 2009.
- "OSFI's Reinsurance Regulation Discussion Paper: Overview and International Regulatory and Economic Perspectives in a Changing World" (co-author), *Canadian Insurance Regulation Reporter*, June 2009.

- "OSFI releases revised Advisory on insurance in Canada of risks", Stikeman Elliott Insurance Update, June 2009.
- "Assessing Responsible Persons under OSFI Guideline E-17", presentation at the Canadian Life and Health Insurance Association Annual Compliance and Consumer Complaints Officers Section Conference, May 2009.
- "Canadian Life Insurance Facility launched", Stikeman Elliott Insurance Update, May 2009.
- "Quebec to Regulate Motor Vehicle Replacement Guarantees as Insurance", Stikeman Elliott Insurance Update, April 2009.
- "Supreme Court Says Ambiguous Non-Competition Classes Not Enforceable", *Canadian Insurance Regulation Reporter*, March 2009.
- "Tax Court Cases Provide Relief for Foreign Insurance Company Branches", *Canadian Insurance Regulation Reporter*, December 2008.
- "Regulatory Update", presentation at 17th Annual KPMG Insurance Industry Conference, November 2008.
- "OSFI Guideline, E-17: Balancing Benefits and Burdens", *Canadian Insurance Regulation Reporter*, June 2008.
- "Legal and Regulatory Environment Update", presentation at 33rd Annual RBC Conference for Insurance Companies, June 2008.
- "Examining the Developments and Growth Prospects for Islamic Insurance Products in Canada", presentation at Canadian Institute Islamic Banking and Finance Conference, June 2008.
- "Islamic Financial Services in Canada Recent Developments and Long Term Prospects", *Islamic Finance News*, May 2008.
- "OSFI Guideline E-17", presentation at the Canadian Life and Health Insurance Association Annual Compliance and Consumer Complaints Officers Section Conference, April 2008.
- "More on Part XIII", *Canadian Insurance Regulation Reporter*, March 2008.
- "UK Paper on Regulation and Challenges of Islamic Finance Has Relevance for Canada", Stikeman Elliott Financial Services Update, January 2008.
- "Six Significant Current Trends and Themes in Canadian Insurance Industry Regulation – Some Personal Observations", *Canadian Insurance Regulation Reporter*, December 2007.
- "Latest Key Developments and Issues Affecting the Canadian Insurance Industry", Stikeman Elliott Insurance Update, November 2007.
- "Islamic Financial Services", presentation at KPMG Insurance Industry Leadership Conference, November 2007.
- "'Stub Equity' Structures: A New Era in Private Equity?", Stikeman Elliott M&A Update, June 2007.
- "Latest Key Developments and Issues Affecting the Canadian Insurance Industry", Stikeman Elliott Insurance Update, May 2007.
- "Supreme Court Rules Today That Banks' Insurance Activities Also Subject to Provincial Insurance Regulation", Stikeman Elliott Financial Services Update, May 2007.
- "Islamic Financial Services: Overview and Prospects for the Canadian Marketplace", Stikeman Elliott Financial Services Update, April 2007.

Representative Work

Mr. Carruthers has been significantly involved with the following recent insurance sector mandates:

- China Oceanwide C\$3.6B acquisition of Genworth Financial Inc., including acquisition of control of Genworth Canada Financial Mortgage Insurance Company Canada, 2016. (Canadian counsel to China Oceanwide).
- RSA Canada sale of Pets Plus Us pet insurance division to Pethealth Inc., a part of the Northbridge Insurance unit of Fairfax Financial Group, 2016.

- Royal Bank of Canada C\$572M sale of RBC General Insurance Company to Aviva Canada and long-term insurance distribution partnership with Aviva Canada, 2016.
- ACE Limited US\$28.3B acquisition of The Chubb Corporation, 2016. (Canadian counsel to ACE and Chubb)
- Willis Group Holdings plc US\$8B acquisition of Towers Watson & Co., 2015. (Canadian counsel to Willis and Towers Watson)
- BCE C\$5B longevity risk transfer to Sun Life, reinsured to RGA Canada and SCOR Canada, 2015. (Counsel to RGA Canada)
- SCM Insurance Services acquisition of the Granite Global property and casualty insurance businesses from Genstar Capital, 2014.
- C\$500M sale by RSA Canada of Noraxis Capital Corporation to Arthur J. Gallagher & Co., 2014.
- C\$160M senior unsecured debenture offering by Genworth MI Canada Inc., 2014. (Counsel to underwriters)
- C\$1.07B acquisition by The Travelers Companies, Inc. of The Dominion of Canada General Insurance Company from E-L Financial Corporation Limited, 2013. (Counsel to Travelers on certain matters)
- AXA Liabilities Managers acquisition of international subsidiaries of GLOBAL RE, including Global Reinsurance Company, 2013.
- RBC Insurance Company of Canada transition of certain travel insurance distribution arrangements to Manulife Financial, 2013.
- C\$487M offerings of subscription receipts and notes by Intact Financial Corporation to finance the acquisition of JEVCO Insurance Company, 2012. (Counsel to underwriters)
- Acquisition by Monitor Clipper Partners of Kanetix Ltd., 2011.
- C\$1.86B offerings of subscription shares and notes by Intact Financial Corporation to finance the acquisition of AXA Canada Inc. from AXA S.A. for C\$2.6B, 2011. (Counsel to underwriters)
- TorQuest Partners Inc. significant equity investment in SCM Insurance Services Inc., 2010.
- Establishment of DAS Legal Protection Insurance Company Limited, 2010.
- C\$275M debenture offering by Genworth MI Canada Inc., 2010. (Counsel to underwriters)
- C\$264M acquisition by The Westaim Corporation of JEVCO Insurance Company, 2010. (Counsel to Alberta Investment Management Corporation in connection with C\$148M investment in Westaim)
- Sale by American International Group, Inc. of AIG United Guaranty Mortgage Insurance Company Canada to a private investor group led by Ontario Teachers' Pension Plan Board, 2009. (Co-counsel)
- Acquisition by Reinsurance Group of America, Incorporated of group life, accident and health reinsurance business of ReliaStar Life Insurance Company, 2009. (Co-counsel)
- C\$75M acquisition by Markel International from Newport Partners Income Fund of Elliott Special Risks LP, 2009.
- C\$115M preference share offering by Co-operators General Insurance Company, 2009. (Counsel to underwriters)
- C\$200M subordinated debenture private placement by The Empire Life Insurance Company, 2009. (Counsel to underwriters)
- C\$2.163B sale by ING International Insurance B.V. of its majority interest in ING Canada Inc., 2009. (Counsel to underwriters)
- C\$375M sale by American International Group, Inc. of AIG Life Insurance Company of Canada to Bank of Montreal, 2009. (Co-counsel)
- US\$742M sale by American International Group, Inc. of the HSB group, including The Boiler and Inspection Insurance Company of Canada, 2008. (Canadian counsel)
- Sale by a major international commercial insurance group of its minority interest in a Canadian specialty insurer, 2008.

- Acquisition by Aviva Canada Inc. of Mones group of insurance brokerages, 2008.
- Acquisition by Aviva Canada Inc. of National Home Warranty Program businesses, 2008.
- Sponsored demutualization of Unity Life of Canada by Foresters (first Canadian sponsored demutualization), 2007. (Counsel to Scotia Capital Inc., provider of valuation report and opinion)
- C\$100M debenture offering by Kingsway 2007 General Partnership, 2007. (Counsel to underwriters)
- US\$1.86B acquisition by funds advised by Apax Partners together with Morgan Stanley Principal Investments of Hub International Limited, 2007.
- C\$150M preference share offering by Co-operators General Insurance Company, 2007. (Counsel to underwriters)
- £4.7B demutualization and floatation of Standard Life Assurance Company, 2006. (Canadian counsel to underwriters)
- Canadian regulatory aspects of US\$2.9B acquisition by Aviva plc of AmerUS Group Co., 2006.
- Sale by Winterthur Swiss Insurance Company of The Citadel Insurance Company to AXA Canada Inc., 2005.
- Sale by private equity investors led by Torquest Partners Inc. of GCAN Insurance Company to Ontario Teachers' Pension Plan Board, 2005.
- C\$150M senior unsecured debenture offering by Co-operators Financial Services Limited, 2005. (Counsel to underwriters).
- Establishment of Integro (Canada) Ltd., 2005.
- Sale by Allianz AG of Allianz of Canada, Inc. to ING Canada Inc., 2004.
- Establishment by Aviva Canada Inc. of call centre operations in Bangalore, India, 2004.
- C\$37.4B merger between Manulife Financial Corporation and John Hancock Financial Services, Inc., 2003. (Counsel to John Hancock).
- Establishment by Loblaw Companies Limited of President's Choice home and automobile insurance underwritten by members of the Aviva Canada Inc. group of companies, 2003. (Counsel to Aviva Canada Inc.)
- Acquisition by private equity investors led by Torquest Partners Inc. of Gerling Canada Insurance Company, 2003.
- Sale by The Citadel General Assurance Company of its Winterthur International portfolio to XL Winterthur International Insurance Company Limited, 2003.
- Renewal by CGU Insurance Company of Canada of certain Quebec personal lines of Royal & Sun Alliance Insurance Company of Canada and Quebec Assurance Company, 2002.
- Renewal by Pilot Insurance Company of Ontario personal lines of CGU Insurance Company of Canada, 2002.
- Sale by CGNU plc of Commercial Union Life Assurance Company of Canada to Manulife Financial Corporation, 2001.
- Sale by CGNU plc of Norwich Union Life Insurance Company (Canada) to American International Group, Inc., 2001.
- Reinsurance of the Winterthur International business of The Citadel General Assurance Company by XL Insurance Ltd., 2001.
- CGU Group Canada Ltd. C\$150M bridge financing provided by Royal Bank of Canada, 2001.
- Insolvency proceedings involving Queensway Holdings Inc./ Queensway Financial Holdings Limited, 2001. (Counsel to Interim Receiver)
- Acquisition by CGU Group Canada Ltd. of The GAN Company of Canada Limited, 1999.
- Acquisition by General Accident plc of Canadian General Insurance Group Limited, 1997.

Education

Queen's University (LL.B. 1993), University of Toronto (Honours BA 1990).

Bar Admission

Ontario, 1995