

**CSRSA 2024 CONFERENCE
WESTIN TRILLIUM HOUSE, BLUE MOUNTAIN**

Sunday, September 22, 2024

6:00PM - 10:00PM	Welcome Networking Reception Panorama Foyer
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Monday, September 23, 2024

7:00AM - 8:30AM	Breakfast O&B Café Grill			
8:30AM - 8:45AM	Opening Remarks			
8:45AM - 9:45AM	RESL Risk Topics - The Regulatory Perspective Gaspar Csete, Director, Housing and Mortgage Risk, OSFI Stefania Mellace, Senior Manager, Housing and Mortgage Risk, OSFI			
9:45AM - 10:45AM	Frictionless Fraud Mitigation: Emerging Trends and Best Practices Cherolle Prince, Director, Fraud & Identity Management Consulting, Equifax Vivianne Hartyoan, Senior Manager, Fraud & Identity Strategy, TransUnion Cheryl Woodburn, Country Manager, Provenir Victoria Bowes, Detective Constable, Halton Police Fraud Investigation Unit Moderator: Matt Fabian, Director, Financial Services Research & Consulting, TransUnion			
10:45AM - 11:15AM	Break			
BREAKOUT ROOM	WHISTLER/BLACKCOMB	MONT TREMBLANT II	MONT TREMBLANT I	
11:15AM - 11:45AM	Application Fraud: Evolving Threats, Evolving Solutions Jason Abbott, Director, Fraud Solutions, Provenir	Climate Risk Management in Line with OSFI's B-15 Guidelines Katerina Kindyni, Financial Services Sustainability Lead, Ernst & Young	Powering Growth and Efficiency Through Technology Shane Hill, Solution Consultant, Experian	
12:00PM - 12:30PM	The Impact of Economic Uncertainty on Small Business Risk Sinead Gleason, Director of Commercial Solutions, Equifax Callum Mair, Senior Manager, Business Banking, TD	Ontario Data Trends on Title Emily Cheung, Director, Data Analytics & Insights, Teranet	Data Sculpting: A New Approach to Creating Robust Simulations for Stress Testing & Score Performance Validation Chris Ralph, Principal Scientist, Scores, FICO	
12:30PM - 1:45PM	Lunch & Table Talks			
	Updates to the OSFI E-23 Guidelines on Model Risk Management Ernst & Young	Responsible AI: Ensuring Accountability and Transparency Equifax	The Future of CSRSA: Your Voice CSRSA	Leading Successful IT Transformations Experian
1:45PM - 2:45PM	Senior Risk Executive Panel Chris Knight, Senior Vice President, Retail Risk Management, TD Bank Marlene Lenarduzzi, Chief Risk Officer, EQ Bank Lora Paglia, SVP & Chief Risk Officer, Tangerine Moderator: Susan Duffy, Chief Risk Officer, Financeit			
2:45PM - 3:30PM	Understanding Mortgage Payment Shock: Repayment Tradeoffs and Changing Credit Behaviours Gurjyot Singh, Sr. Consultant, Solutions Consulting, TransUnion			
3:30PM - 4:00PM	Break			
4:00PM - 5:00PM	Keynote: How to Thrive in the Brave New World of Artificial Intelligence Dan Riskin			
6:30PM - 10:00PM	Networking Dinner Mother Tongue			

Tuesday, September 24, 2024

7:30AM - 9:00AM	Breakfast O&B Café Grill
9:00AM - 9:15AM	Opening Remarks
9:15AM - 10:00AM	Economic Update Sal Guatieri, Senior Economist and Director, BMO Capital Markets
10:00AM - 11:00AM	Canadian Mortgage Insurer Market Overview The CRO Perspective Nadine Leblanc, Senior Vice-President, Corporate Affairs and Policy and Interim Chief Risk Officer, CMHC Curtis Gergley, Chief Risk Officer, Canada Guaranty Craig Sweeney, Chief Risk Officer, Sagen Moderator: Paul Akey, Chief Risk Officer, WealthOne Bank of Canada
11:00AM - 11:30AM	Break - Hotel Check Out
11:30AM - 12:15PM	A Look Through the Innovation Microscope and Insights into Credit Risk Trends Tommy Lee, Senior Director B2B Scores, FICO Randal Slavens, VP Risk Management & Adjudication Strategy, Canada Guaranty
12:15PM - 1:00PM	Leveraging Advanced AI Techniques for Lending Models Kathy Catsiliras, VP, Analytical Consulting, Equifax Rebecca Oakes, VP, Advanced Analytics, Equifax
1:00PM - 2:00PM	Lunch & Closing Remarks

All General Sessions take place in the Whistler Blackcomb Ballroom