

2025 Annual CSRSA Conference, October 9			
Time	Session	Speaker(s)	Location
8:00 - 8:30	Breakfast & Networking		SALON A/B FOYER
8:30 - 8:45	Welcome	Randy Aitken, President CSRSA	SALON A/B
8:45 - 9:30	Economic Update	Sal Guatieri, Senior Economist & Director, BMO Capital Markets	SALON A/B
9:30 - 10:00	How Artificial Intelligence Is Empowering Credit Risk Strategies	Jerome Roberts, VP Global Innovation Strategy, Equifax	SALON A/B
10:00 - 10:15	Break		SALON A/B FOYER
10:15 - 10:45	Optimizing SME Lending in a Dynamic Landscape	Shini Dewnath, National Leader Risk Analytics Models and Strategies, EY	SALON A/B
10:50 - 11:20	Breakout Sessions		
	#1 Redefining and Empowering Member Management: Transparency, Technology, and Trust in Financial Services	Jenelle Dito, Vice President, Consumer Scores, FICO Allison VanRooijen, Meridian Credit Union	SALON A/B
	#2 Understanding Small Business Health & Associated Risks In An Evolving Market	Jeff Brown, Head of Commercial Solutions, Equifax Carine Bergevin-Chammah, Economist, Business Development Bank	SALON C
	#3 Collections Insights and Optimization Leveraging Trended Collection Scores	Richard Yap, CEO, SCORE Gabor Sarkany, Senior Manager, Solutions Consulting, TransUnion	SALON D
11:25 - 11:55	Breakout Sessions		
	#4 Optimizing Reject Inference Strategies to Enhance Risk Modeling	Chris Scott, Senior Consultant, Data Science & Analytics, TransUnion	SALON A/B
	#5 Gen AI-enabled Documentation Automation for Credit Risk Models	Yara Elias, EY	SALON C
	#6 Climate Risk Impact on Mortgage Valuations	Kingsley Greenland, Director, Mortgage Risk Analytics, Verisk	SALON D
11:50 - 13:00	Lunch / Table Talks		SALON A/B FOYER
13:00 - 14:00	Senior Executive Risk Panel	Ryan Vekeman, SVP Credit Portfolio Management, Scotiabank Owen Walsh, SVP Retail Credit Risk, TD Bank Liz Billyard, North American Retail Credit and Chief Risk Officer, BMO Ruth Singh, SVP Risk Analytics and Credit Decisioning, CIBC Moderator: Randy Aitken, MD Enterprise Collection Strategy and Operations, Qeustrade	SALON A/B
14:00 - 14:10	Break		SALON A/B FOYER
14:10 - 14:40	The Hidden Culprit: Unmasking Fraud in Rising Delinquency Rates	Andrew Sigfrid, Senior Manager, Fraud Analytics, TransUnion	SALON A/B
14:40 - 15:10	Real estate market update with a focus on First Time Homebuyers	Emily Cheung, Director of Data & Analytics, Teranet	SALON A/B
15:10 - 15:20	Break		SALON A/B FOYER
15:20 - 15:50	Breakout Sessions		
	#7 Cash Flow Underwriting Models – a More Holistic View of Ability to Pay	Brent Reynolds, President, Payson Solutions	SALON A/B
	#8 Using Behavioural Analytics to Identify Fraud	Tischa Agnessi, Fraud Solutions Consultant, Experian	SALON C
	#9 Generating comprehensive individual score explanations for segmented scorecard systems	Gerald Fahner, Analytic Science - Senior Director, FICO	SALON D
16:00 - 16:50	Navigating the Future of Model Risk: OSFI's E-23 Guideline in Focus — A Dialogue with OSFI and Industry Leaders	Romana Mizdrak, MD of Risk Quantiifcation, OSFI Sebastiano Silla, VP Model Risk, EQ Bank Shawn Sampson, Partner Risk Consulting, EY Moderator: Dina Duhon, VP Risk Data, Analytics and Insights, EQ Bank	SALON A/B
16:50 - 17:00	Closing Remarks	Randy Aitken, President CSRSA	
17:00 - 19:00	Networking & Cocktail Reception		SALON A/B FOYER

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