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**SPECIAL**  
CLAIMS CONFERENCE EDITION

## How Insurtech Is Transforming Property Restoration — And Redefining the Claims Experience



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**Less Benefits, More Litigation:  
Navigating the 2026 Shift in  
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**JENNIFER BROWN, FCIP**  
**President**

**I**t is my great pleasure to welcome you to this year's OIAA Conference. Bringing together professionals from across our industry is always a highlight of the year, and it is inspiring to see so many colleagues, partners, and friends gathered here to learn, connect, and share ideas.

This year's conference features over 130 exhibitors on the tradeshow floor and an outstanding lineup of speakers and panelists who bring a wealth of experience, insight, and diverse perspectives. Throughout the day, you will hear from industry leaders and subject matter experts who will explore important topics impacting our profession today from evolving claims practices to emerging challenges and opportunities across the insurance landscape. Their expertise and willingness to share their knowledge is what makes this event so valuable for all of us.

I encourage everyone to take full advantage of the sessions, ask questions, and engage in thoughtful discussion. Conferences like this are not only about learning from the stage but also about the conversations we have with one another in the hallways, at the tables, and throughout the day.

An event of this scale would not be possible without the generous support of our sponsors and exhibitors.

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Your commitment to our association and to the insurance community allows us to deliver high-quality educational opportunities and meaningful networking experiences. On behalf of the OIAA, thank you for your continued partnership and support.

I also want to recognize the many volunteers and organizers who worked behind the scenes to make this conference possible. Your dedication and countless hours of effort ensure that this event continues to grow and succeed year after year.

Thank you all for being here. I hope you find today's conference informative, engaging, and inspiring,

**Jennifer Brown - President, OIAA**  
**Manager, Accident Benefits Claims**  
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### **Franco Sain - CEO Hero Response**

Franco Sain is CEO of Hero Response and a property restoration professional with more than 17 years of experience in the industry. Having built his career from the field up, he focuses on how insurtech can transform property restoration and the insurance claims ecosystem. Franco advocates for simplifying complex claims processes and using technology to improve collaboration, transparency, and more sustainable outcomes for insurers and policyholders.

### **Darrell Parsons, CEO, ISB Global Services**

As the visionary force and Chairman at ISB Global Services, Darrell Parsons pioneers a future-oriented approach to business, leveraging his extensive background in investigative pursuits, dynamic product development, and active participation in a multitude of industry associations. A seasoned innovator, Darrell collaborates closely with insurance and corporate companies, offering tailored solutions

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# SAVE THE DATE

## APRIL 2026

- April 9 ..... London Claims Association - LCA Election Night @ German Canadian Club, 1 Cove Road, London  
April 14 ..... OIAA Thousand Islands - Luncheon in Kingston (details to follow)  
April 30 ..... OIAA Kitchener Waterloo - Battle of the Bands @ Maxwell's Music House, Waterloo

## MAY 2026

- May 7 ..... OIAA Kawartha Durham - Annual Education Day @ Ajax Convention Centre  
May 7 ..... Ottawa Valley Adjuster's Association - Adjusters Summit @ Sala San Marco, 215 Preston St., Ottawa, ON K1R 7R1. Register at <https://ovaa.ca/annual-adjusters-summit-event/>  
May 8 ..... OIAA Hamilton Chapter - Charity Poker Tournament @ Burlington Curling Club, 2295 New St., Burlington, Ontario L7R 1J4  
May 28 ..... London Claims Association - Trunk Trade Show & Drive-In movie night @ Mustang Drive-In, 2551 Wilton Grove Road, London, Ontario

## JUNE 2026

- June 17 ..... OIAA Kitchener Waterloo - John McHugh Memorial Golf Tournament @ Ariss Valley GC in Ariss, Ontario  
June 18 ..... OIAA Kawartha Durham - Golf Tournament at Winchester Golf Club, 9 & Dine format  
June 26 ..... OIAA Hamilton Chapter - Bocce Ball - Joint event with IIC and IBAH, Croatian Sports and Community Center of Hamilton Inc., 166 Green Mountain Rd E, Stoney Creek, ON L8J 3A4

## JULY 2026

- July 30 .Ottawa Valley Adjuster's Association - Annual Golf Tournament at Canadian Golf and Country Club, Ottawa

## AUGUST 2026

- August 20 ..... OIAA Hamilton - Annual Golf Tournament @ Flamborough Hills Golf Club

# The Rising Risk Hiding in Plain Sight:

By: Paige Mooy – Claims Manager, Tokio Marine Canada



## The Disappearing Vehicles placed in the Overseas Market.

**A**uto leasing has been marketed as a predictable, low-risk financing model with fixed payments, guaranteed residual values and a win/win model for finance companies, dealerships and customers. However, a quiet shift in criminal behavior is challenging that assumption. Across the industry, lenders and insurers are seeing a troubling pattern: leased vehicles are never returned, insurance is abruptly cancelled, and the vehicles are vanishing sometimes surfacing

thousands of miles away, most frequently in Senegal, Africa. What once appeared to be isolated fraud is now an increasingly structured export pipeline.

**This new process combined with the ongoing rising vehicle thefts from dealerships and driveways creates another perfect storm for the Auto Insurance Industry.**

**The playbook is surprisingly simple and deliberately slow:**

1. A lease is approved. Fraudsters often use

legitimate identification, clean credit, or “straw buyers” to secure high value vehicles.

2. Initial payments are made – enough to avoid early detection and build trust. Sometimes multiple vehicles are leased to the same customer within weeks of each-other.
3. Insurance is cancelled shortly after delivery, often within 30-90 days – an early red flag which many dealerships/finance companies overlook and not action
4. The lease payments cease after a few months, and the vehicle disappears. Bailiffs are sometimes sent out but are unable to locate the vehicle. Vehicle trackers (if installed) are usually last pinned at port cities (Montreal, Halifax and Houston) before becoming disabled when the vehicles are placed into shipping containers.
5. Vehicles are then exported and sold overseas. Demand is strong in West and East Africa where luxury brands command premium resale values.

***By the time the lessor realizes that the vehicle won't be returned it's already overseas. On the rare occasion that vehicle trackers are not disabled and the vehicle is discovered and secured overseas, it then becomes a legally complicated and economically impractical recovery.***

**For organized networks, lease fraud is more profitable and less risky than traditional vehicle theft.**

**Cancelled Insurance = Red Flag**



Traditionally, leasing companies and insurers treated cancellations after leasing as administrative – NOT CRIMINAL. In this trend, the cancellation is strategic. It allows individuals to extend the window before anyone is able to trigger that there is the potential of a

taken vehicle and numerous entities bear the burden of these losses especially consumers who will face growing insurance and lease rates.

## **Risk Control and Risk Management**

***Is lease conversion considered theft? – or is this contractual disappearance?***

Under most insurance programs, theft of a vehicle is when a vehicle is taken without consent and is usually covered under comprehensive coverage. Lease Conversion is not the same as a theft of a vehicle as the vehicle is voluntarily handed over under contract.

- The Lessee's legally obtained the vehicle.
- These situations involve Valid ID's, Approved credit reports, Valid insurance binders. It is becoming increasingly difficult to filter the legit from the illicit.
- Payments may be made on time initially, and the vehicle is already exported by the time there is a missed lease payment. The lessees usually vanish along with the vehicle to Africa and spend months/years before re-surfacing.
- Claims investigations are limited. Information contained in the lease documentation such as phone numbers and addresses are invalid.
- Law enforcement has limited involvement once the vehicle leaves the country.

Dealership/Leasing Company Policies should always be reviewed to see if lease conversion coverage is available and listed as either an endorsement or included in the Policy Packages.

## **What can we do?**

1. Treat early insurance cancellation notices as an early fraud indicator, not merely an administrative update. Report potential claims to Insurers and Law Enforcement as early as possible so that efforts can be consolidated.
2. Strengthen lease contract monitoring. Verify the validity of insurance policies at regular intervals by actively calling insurance companies/brokers.
3. Improve collaboration. Dealers, lenders, Insurers, Ports and Law Enforcement rarely share data. All parties involved should be taking steps to ensure that notice and awareness of these events are shared across all industries.

4. Educate the front line – the fraud begins at the showroom then continues until the vehicle ends up in Africa. These vehicles don't just ship themselves. Training matters. Exporters, freight forwarders and customs personnel may be unknowingly participating. Criminal networks exploit weak documentation requirements, overwhelmed ports and fragmented processes. Stopping the trend requires coordinated efforts including insurers working with law enforcement to raise awareness.
5. Require Dealerships to utilize vehicle trackers or GPS on high-risk models to deter thefts. These trackers should be difficult to locate and remove.

### Takeaway

Lease Conversion fraud is no longer an anomaly – it's a growing business model with the potential to become a global issue. As the growth and demand for vehicles increase overseas, so will the incentive to exploit North American leasing systems. Our industry must shift from re-active recovery to pro-active prevention through data discipline, in depth fraud screening, and strengthening awareness.



### Paige Mooy – Claims Manager, Tokio Marine Canada

Paige is a seasoned professional in insurance claims, risk management and risk control with a passion for keeping processes efficient and clients protected. Over the years, she has developed a deep understanding of the insurance landscape through roles with both Insurers and an IA firm. Her role as a Claims and Account Manager provide her exposure to programs that involve national retail chains, auto dealerships and large fleet programs. This allowed for management of large complex claims, lease/ fleet risk management, and implementing strategies to minimize loss exposures while ensuring regulatory compliance. Outside of work she is mom of three, balancing work and life with a keen sense of organization and problem solving that keeps both worlds running smoothly – on most days.



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# How Insurtech Is Transforming Property Restoration And Redefining the Claims Experience

By: Frano Sain, CEO of Hero Response



## An Industry at an Inflection Point

Canada's property insurance market is navigating sustained pressure from multiple directions: rising catastrophe frequency and severity, inflationary repair costs, skilled labour shortages, regulatory scrutiny, and heightened policyholder expectations shaped by digital-first industries. The claims function sits at the centre of these converging forces.

### A common misconception

For decades, property claims followed a familiar path. A loss occurred. An adjuster attended. A restoration contractor was assigned. Documentation moved

between stakeholders—often manually—while policyholders waited for clarity. The process was relationship-driven and operationally complex, but it was manageable within a slower, more predictable risk environment.

That environment no longer exists.

Climate volatility has increased the volume and complexity of property losses across Canada. Urban densification has amplified exposure values. Supply chain disruptions have complicated procurement and repair timelines. Meanwhile, policyholders now expect real-time updates, digital transparency, and faster resolutions comparable to the service levels they experience in banking, retail, and telecommunications.

Against this backdrop, insurtech is no longer confined to underwriting analytics or distribution platforms. It is reshaping the operational core of claims—particularly in property restoration, where execution quality and speed directly influence indemnity costs, customer satisfaction, and brand trust.

### **The Evolution of Insurtech in Claims**

The first wave of insurtech in property insurance focused primarily on front-end digitization: online claims intake, mobile FNOL (First Notice of Loss), document uploads, and automated workflows. These improvements increased efficiency and reduced friction at the initial stages of the claims lifecycle.

The second wave moved deeper into decision support. Artificial intelligence began assisting with damage triage, fraud detection, and loss estimation. Remote inspections using photo and video capture tools gained adoption, particularly during the pandemic when physical site visits were constrained. Data analytics improved reserve accuracy and claim segmentation.

Now, the industry is entering a third phase—where technology is not just streamlining communication but fundamentally restructuring collaboration across the claims ecosystem.

Key developments include:

- **Digital documentation ecosystems** that allow adjusters, restoration contractors, and insurers to access shared, time-stamped data in near real time.
- **IoT-enabled monitoring** for water mitigation, humidity tracking, and structural drying, replacing manual logs with continuous digital records.
- **Integrated estimating platforms** that align scope development, pricing databases, and audit review.
- **Geospatial and catastrophe modelling integration** to prioritize response resources during large-scale events.
- **Workflow orchestration tools** that connect insurers with vendor networks while tracking cycle time, compliance, and quality benchmarks.

Importantly, these technologies are converging. Claims files are increasingly becoming dynamic digital environments rather than static repositories of PDF reports and emails.

For insurers, this convergence is redefining how oversight, governance, and collaboration are managed. For restoration contractors, it is transforming operational expectations.

### **Restoration's Emerging Role as a Technology-Enabled Partner**

Historically, restoration contractors were often perceived as downstream service providers—critical to physical repair, but somewhat removed from strategic claims design. Today, that perception is shifting.

As technology integrates into the claims process, restoration firms are becoming data contributors, operational partners, and, in some cases, early risk mitigators.

### **From Reactive to Data-Driven**

Modern restoration practices increasingly rely on digital moisture mapping, real-time environmental monitoring, and standardized documentation protocols. Instead of submitting periodic updates, contractors can provide continuous visibility into drying progress, remediation status, and scope changes.

For insurers, this creates:

- Greater transparency into mitigation timelines
- Improved auditability of work performed
- Earlier identification of scope creep or inefficiencies
- Enhanced reserve accuracy

For adjusters, it reduces the administrative burden of chasing updates and reconciling conflicting documentation.

### **Standardization and Compliance**

Canadian insurers operate within a tightly regulated environment, where documentation standards, privacy requirements, and fair claims practices are closely scrutinized. Technology-enabled restoration processes help standardize record-keeping and ensure compliance with insurer guidelines and provincial regulations.

Time-stamped photos, automated logs, and centralized reporting platforms provide defensible documentation should disputes arise. In an era of increasing litigation and complaint scrutiny, digital traceability has strategic value.

### **Catastrophe Response Coordination**

Canada's exposure to floods, wildfires, windstorms, and severe convective storms continues



to grow. During catastrophic events, coordination between insurers and restoration partners becomes exponentially more complex.

Technology now supports:

- Real-time capacity tracking across regions
- Deployment optimization based on geographic data
- Centralized dashboards for multi-site oversight
- Standardized reporting across thousands of concurrent claims

Rather than relying solely on manual coordination and email chains, insurers can leverage integrated systems to allocate resources more effectively and monitor performance across large loss portfolios.

This does not eliminate human judgment—but it enhances it with structured data.

### **Shifting Performance Metrics**

As technology improves visibility, expectations evolve. Insurers are increasingly measuring restoration partners not just on cost control, but on:

- Cycle time
- Data completeness
- Customer communication responsiveness
- Adherence to mitigation protocols
- Digital documentation quality

In effect, restoration firms are being evaluated as extensions of the insurer's brand and service promise. Technology has made that alignment more transparent—and more measurable.

### **The Impact on Policyholders**

For policyholders, the claims experience often defines their long-term perception of an insurer. While underwriting, pricing, and coverage design are essential, the emotional moment of loss is where brand trust is either reinforced or eroded.

Insurtech-enabled restoration has meaningful implications for policyholders across four dimensions:

### **Speed and Clarity**

Digital intake tools and remote assessment capabilities can accelerate the initial response. When restoration teams use real-time monitoring and standardized reporting, adjusters can make faster decisions on scope and payments.

Reduced delays in mitigation can also limit secondary damage, shortening the overall recovery period.

For homeowners dealing with water damage or smoke contamination, the difference between a 10-day and 20-day mitigation timeline is not just financial—it is deeply personal.

### **Transparency and Communication**

Policyholders increasingly expect visibility into the status of their claim. Technology platforms that allow for shared updates, appointment tracking, and documentation access reduce uncertainty.

Clear communication can mitigate one of the most common complaints in property claims: not knowing what is happening next.

### **Reduced Disputes**

Standardized digital documentation can decrease disagreements over scope, drying duration, or invoicing. When objective data supports decisions, conversations shift from subjective interpretation to evidence-based discussion.

This benefits both insurers and policyholders, reducing friction and preserving trust.

### **Equity and Consistency**

Technology also has the potential to reduce variability across claims. Standardized protocols and digital oversight tools can promote more consistent application of guidelines across regions and contractor networks.

In a country as geographically diverse as Canada, consistency is critical—not only for fairness but for regulatory defensibility.



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However, technology alone does not guarantee a positive experience. If digital systems are poorly integrated or overly rigid, they can create additional friction. The human element remains central. Empathy, clear explanation of coverage, and cultural sensitivity cannot be automated.

The most effective claims ecosystems use technology to support—not replace—human judgment.

### Challenges and Considerations for Canadian Insurers

While the benefits of insurtech integration in restoration are significant, implementation is not without challenges.

### Data Governance and Privacy

Canadian insurers operate under stringent privacy legislation, including federal and provincial requirements. As more data is captured—photos, environmental readings, geolocation information—robust governance frameworks become essential.

Clear protocols for data storage, access, and sharing must be established across insurer and vendor networks.

### Integration Complexity

Legacy core systems remain a reality for many insurers. Integrating restoration data streams into existing claims platforms requires careful planning.

Fragmented systems can undermine the value of digital transformation efforts.

The risk is not a lack of technology, but a proliferation of disconnected tools.

### Training and Cultural Alignment

Adjusters, contractors, and brokers must understand how to use new technologies effectively. Adoption depends as much on culture as on capability.

Restoration firms, particularly smaller regional operators, may face investment and training barriers. Insurers that rely on broad vendor networks must consider how to ensure equitable access to technology standards without excluding capable partners.

### Balancing Oversight and Partnership

Increased visibility into contractor performance can strengthen accountability—but it can also strain relationships if perceived as purely punitive.

Successful ecosystems treat data as a shared resource for improvement, not merely as a compliance instrument.

### The Future Outlook: A More Integrated Claims Ecosystem

Looking ahead, several trends are likely to shape the next phase of transformation in Canada's property claims landscape.

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## Predictive Mitigation

Advancements in sensor technology and risk modelling may allow insurers and property owners to identify water intrusion or environmental hazards before significant damage occurs. Restoration expertise may increasingly extend into pre-loss risk mitigation strategies.

## AI-Assisted Scope Development

Artificial intelligence tools will likely continue evolving to support automated damage assessment and cost estimation. Restoration professionals may work alongside AI-driven recommendations, validating or refining suggested scopes.

## Performance-Based Ecosystems

Data-rich environments will enable more nuanced performance measurement across vendor networks. Metrics may expand beyond cost and cycle time to include sustainability practices, customer satisfaction indicators, and resilience outcomes.

## Climate Resilience and Sustainability

As climate-related losses intensify, insurers and restoration partners will face growing pressure to incorporate resilient building practices and environmentally responsible mitigation methods. Technology can help track material usage, waste reduction, and carbon impact across claims.

## Policyholder-Centric Design

Ultimately, the competitive differentiator in property insurance may not be technological sophistication alone, but how seamlessly that technology translates into a reassuring, efficient experience for policyholders during moments of distress.

## Conclusion

Insurtech is not simply digitizing property restoration—it is redefining its role within the claims ecosystem. Restoration contractors are evolving from reactive service providers to data-enabled partners contributing to risk management, operational efficiency, and customer experience.

For Canadian insurers, the opportunity lies in thoughtfully integrating technology across the claims lifecycle while maintaining strong governance, collaborative vendor relationships, and a clear focus on policyholder

outcomes.

In a market shaped by climate volatility, economic pressure, and rising customer expectations, the claims function has become a strategic differentiator. The insurers that succeed will be those that view restoration not as an isolated cost centre, but as a technologically integrated component of a resilient, responsive claims ecosystem.

Technology may be the catalyst—but collaboration remains the foundation.



## Frano Sain - CEO Hero Response

Frano Sain is CEO of Hero Response and a property restoration professional with more than 17 years of experience in the industry. Having built his career from the field up, he focuses on how insurtech can transform property restoration and the insurance claims ecosystem. Frano advocates

for simplifying complex claims processes and using technology to improve collaboration, transparency, and more sustainable outcomes for insurers and policyholders.

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# Reducing Friction in Claims: How Centralized Claims Tools Help Adjusters Streamline Decisions and Fight Fraud

By Darrell Parsons, CEO, ISB Global Services



**Bringing verified vehicle data, social media screening and digital imagery together in one secure platform to help claims adjusters make smarter decisions and strengthen fraud investigations.**

Claims adjusting has always required sound judgment, attention to detail and a strong investigative instinct. What has changed is the environment in which those decisions are made.

Across the industry, claims adjusters are managing growing claim complexity while navigating fragmented systems, rising fraud, and pressure to resolve files faster

— all without sacrificing accuracy or defensibility.

Critical information often sits across multiple vendors, portals, and manual searches, forcing adjusters to toggle systems, chase documents, and piece together context just to move a claim forward.

Searching for vehicle history in one place, digital behaviour in another, and visual evidence somewhere else introduces friction, delays, and unnecessary risk.

The core challenge is fast access to verified data and intuitive investigative tools in one place, so adjusters can focus on evaluation rather than administration.

At ISB Global Services, we work closely with claims teams across Canada, and the feedback is consistent: adjusters want fewer systems, fewer handoffs, and smarter data intelligence, delivered within their existing workflows.

That's why ISB's platform is designed to centralize ministry-sourced data and innovative claims tools in a single, secure environment. Instead of searching across disconnected sources, adjusters can access the information and insurer-specific solutions they need, when they need it, to strengthen investigations, accelerate decisions, and help fight claims fraud.

### **How claims adjusters benefit from centralized tools in practice**

Adjusters increasingly rely on tools that provide context, not just raw data, to support investigations and validation. This is where centralized claim tech hubs like ISB's translate innovation into practical solutions and efficiency.

For example, ISB's Social Media Screening Tool provides adjusters with AI-powered, structured behavioural insights drawn from publicly available information. This supports risk assessment and fraud investigations

while maintaining governance, consistency, human oversight and defensibility. These custom reports help accelerate claim resolutions and strengthen decisions across investigative needs from quick verification to complex, multi-profile fraud cases spanning networks and businesses; whether for SIUs, disability and claims investigations, or background screening and risk profiling.

Vehicle claims benefit from the same approach. ISB's CARFAX Canada VIN Scan solution is an insurer-specific, industry-first tool that provides instant access to verified, ministry-sourced Canadian vehicle history, helping adjusters validate information earlier in the claims process. By surfacing relevant context quickly, VIN Scan supports smarter claims triage, faster payout validation, underwriting at scale, and stronger fraud detection at the outset of a claim.

Property claims are also evolving, particularly in the context of increasing weather-related losses and complex damage assessments. ISB's newly launched digital imagery offering provides easy access to high-resolution satellite, aerial and drone imagery to support more accurate investigations and property assessments. Integrated into a centralized workflow, imagery



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becomes another layer of reliable context — helping adjusters confirm loss conditions, clarify timelines and reduce repeat site visits, especially where access is limited or conditions change quickly.

### **Centralization boosts claims efficiency**

What ties these capabilities together is not only the sophisticated technology itself, but how it's delivered. Centralized access through a single, secure platform reduces friction, supports consistent documentation, and strengthens audit readiness. It also helps adjusters manage cost and risk by standardizing how claims intelligence is accessed, applied and scaled across teams.

Adjusters spend less time searching for information, have fewer systems to manage and gain greater confidence in the decisions they make. Beyond this, claims teams benefit from stronger IT security, fewer errors through streamlined and accurate submissions, better data governance and cost tracking, and significant savings on cheque issuance and third-party vendor fees.

Canadian claims teams have already seen measurable success. For example, one ISB client saved nearly 20,000 adjuster hours in a single year by reducing manual effort and streamlining access to claims information. ISB's direct Guidewire integration helped another client cut administrative time per order by 40%, allowing adjusters to spend more time assessing claims and less time managing process.

### **The future of claims adjusting**

At a time when much of the industry is moving away from human touch in favour of full automation, ISB is leaning in. Through continued investment in direct customer service support, practical webinars and hands-on guidance, ISB has trained thousands of adjusters and SIU teams across Canada to strengthen their claims capabilities and investigations. This commitment ensures adjusters not only have access to powerful tools, but the expertise to use them effectively in their day-to-day work.

The strongest claims environments don't automate judgment, they support it. Effective systems surface relevant insight, reduce noise and give adjusters the speed and clarity needed to make confident, defensible

decisions, without sacrificing accuracy, consistency or claims integrity.

As claims grow more complex, centralizing verified data, claims intelligence and investigative tools will increasingly become a competitive advantage.

Better data will inform better decisions, and better tools will give teams the time to focus where it matters most. Claims adjusters remain at the centre of that process, and the future of claims depends on systems that reinforce, not replace, their expertise.

Managers interested in training for their teams are encouraged to reach out to their ISB representative to get started.



### **Darrell Parsons, CEO, ISB Global Services**

As the visionary force and Chairman at ISB Global Services, Darrell Parsons pioneers a future-oriented approach to business, leveraging his extensive background in investigative pursuits, dynamic product development, and active participation in a multitude of industry associations.

A seasoned innovator, Darrell collaborates closely with insurance and corporate companies, offering tailored solutions to navigate and overcome their evolving challenges. His commitment extends beyond boardrooms, with a passion for internal and external community engagement, reflected in mentorship roles for emerging business professionals.

Embracing technology and forward-thinking strategies, Darrell Parsons stands at the forefront of corporate leadership, shaping industries through his proactive and innovative contributions.



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# Less Benefits, More Litigation:

## Navigating the 2026 Shift in Ontario Auto Insurance

By: Sandra Train, Associate at Howie, Sacks & Henry LLP



**A** new framework that will quietly reshape how we currently think about insurance in Ontario will come into effect on July 1st, 2026. What's being positioned to consumers as providing "more flexibility" and lower premiums is, in reality, a restructuring of risk. The system is moving away from a comprehensive safety net and towards a customizable, opt-in model. This new model asks individuals to assemble their own coverage, even when they may not understand the importance of each individual coverage and how it can impact them if they are injured in an accident.

The new structure is perceived simply as paying less if you select less. Beneath the promise of lower premiums, the reality is a major transfer of risk. What was once managed by first-party coverage now

moves into the unpredictable world of court claims. In actuality, what seemed like a greater choice for drivers may end up exposing individuals to far more uncertainty. This is especially concerning if the person doesn't have wage continuation or sick time to cover their time off work following an accident, and income replacement benefits weren't selected.

Coverage, such as liability for bodily injury to others, will remain mandatory, ensuring that every driver can still meet the minimum legal requirement for protecting other people. However, that amount is only \$200,000. That isn't significant for anyone with today's court awards. Everyone should have \$2,000,000 liability coverage now. Other protections

that were once bundled into every policy, including comprehensive and collision coverage, rental reimbursement, and certain first-party medical benefits, will now be optional. This will mean that drivers can lower their premiums by declining coverage, but the cost of medical coverage and income replacement benefits may increasingly fall onto the tort system or on drivers themselves to pay out of pocket, especially if they are at fault in the accident and have no one to seek compensation from.

This shift has a very concrete impact that will emerge in the courtrooms. It leads to higher net recoveries for plaintiffs and larger payouts for liability insurers. When accident victims can no longer access immediate funds for medical coverage, lost wages, or household expenses through their own policies, they have little choice but to pursue the at-fault party in court to recover these economic losses. In other words, the reduction in no-fault coverage doesn't just limit benefits - it actively drives more claims into the courtroom, increasing both the size and unpredictability of payouts. As it stands now, it takes several years to get to court. Additional cases in the court system will further delay things.

As more drivers drop optional coverage to save money, accidents are likely to trigger bigger, more complicated lawsuits. Lawyers and insurers will rely more heavily on medical and work-related experts to document injuries, and long-term impairment or disability claims will face closer scrutiny. Those who are already vulnerable, such as pedestrians, cyclists, and lower-income drivers, will be hit the hardest. These individuals who lack extra coverage often have no choice but to turn to lawsuits to recover lost wages, medical expenses, or help with daily living expenses. This shifts the system away from immediate support through insurance and into longer, more complex legal battles. Claims professionals will need to adapt, revisiting reserving strategies, improving documentation, and

preparing for high-value, more complicated tort claims. For victims, this means delays and uncertainty. For insurers, it means managing risk in a far less predictable environment.

From a legal perspective, the move to this new structure of opt-in coverage shifts risk from insurers to the tort system, increasing both exposure and complexity. Lawyers, insurers, and policyholders alike must prepare for a future landscape in which the lack of coverage for necessary benefits after injury is less predictable, and the stakes are higher.



**Sandra Train, Associate at Howie, Sacks & Henry LLP**  
Sandra Train, Hons BA, LLP, FCIP, is a personal injury and disability lawyer with over 15 years of prior experience in the insurance industry as a claims examiner. Called to the Ontario Bar in 2010 after completing her law degree at Western, she combines legal expertise with her Fellow Chartered Insurance Professional (FCIP) designation to guide clients through challenging times. Sandra has represented clients at all levels of Ontario courts and tribunals and is recognized in Best Lawyers in Canada for Personal Injury Law.

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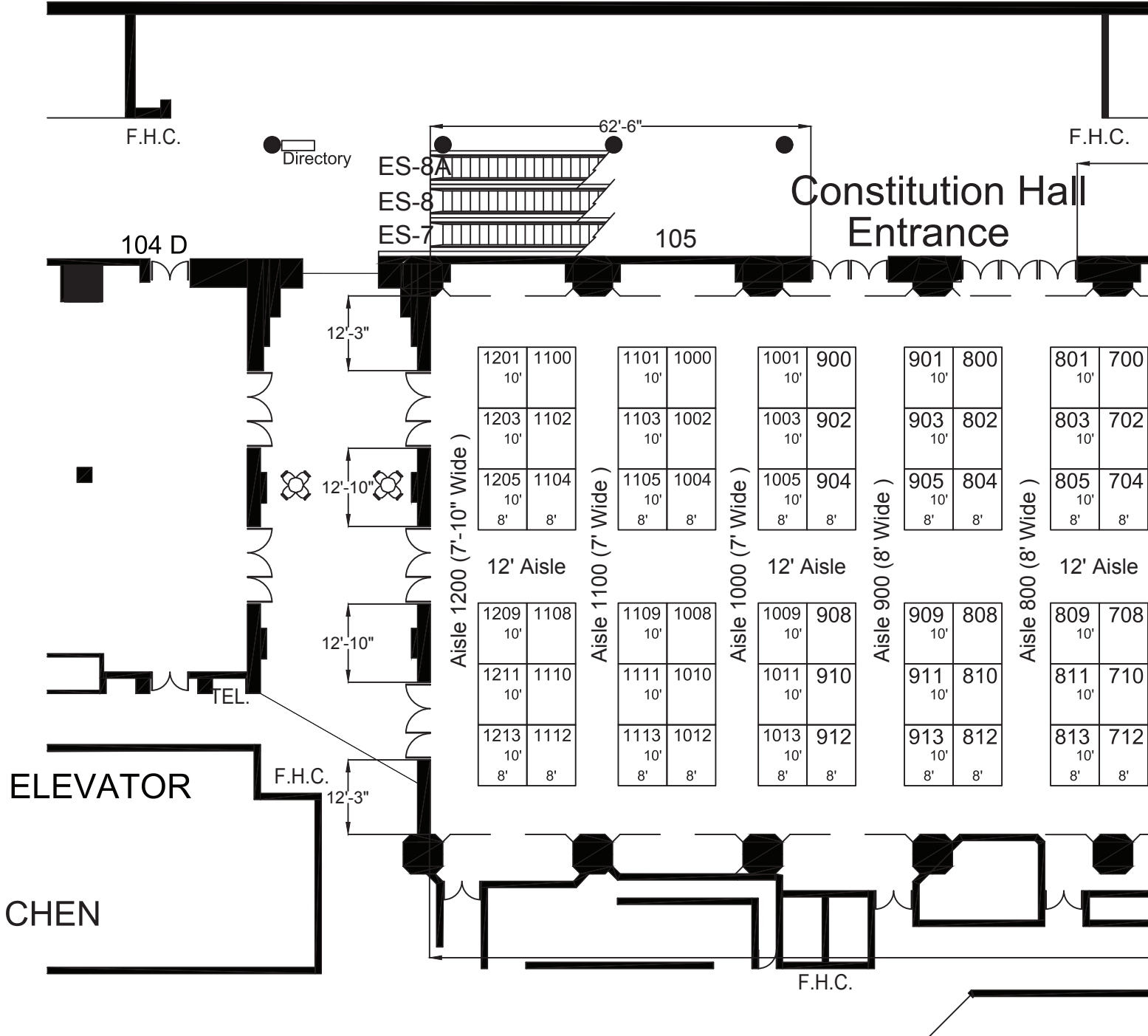
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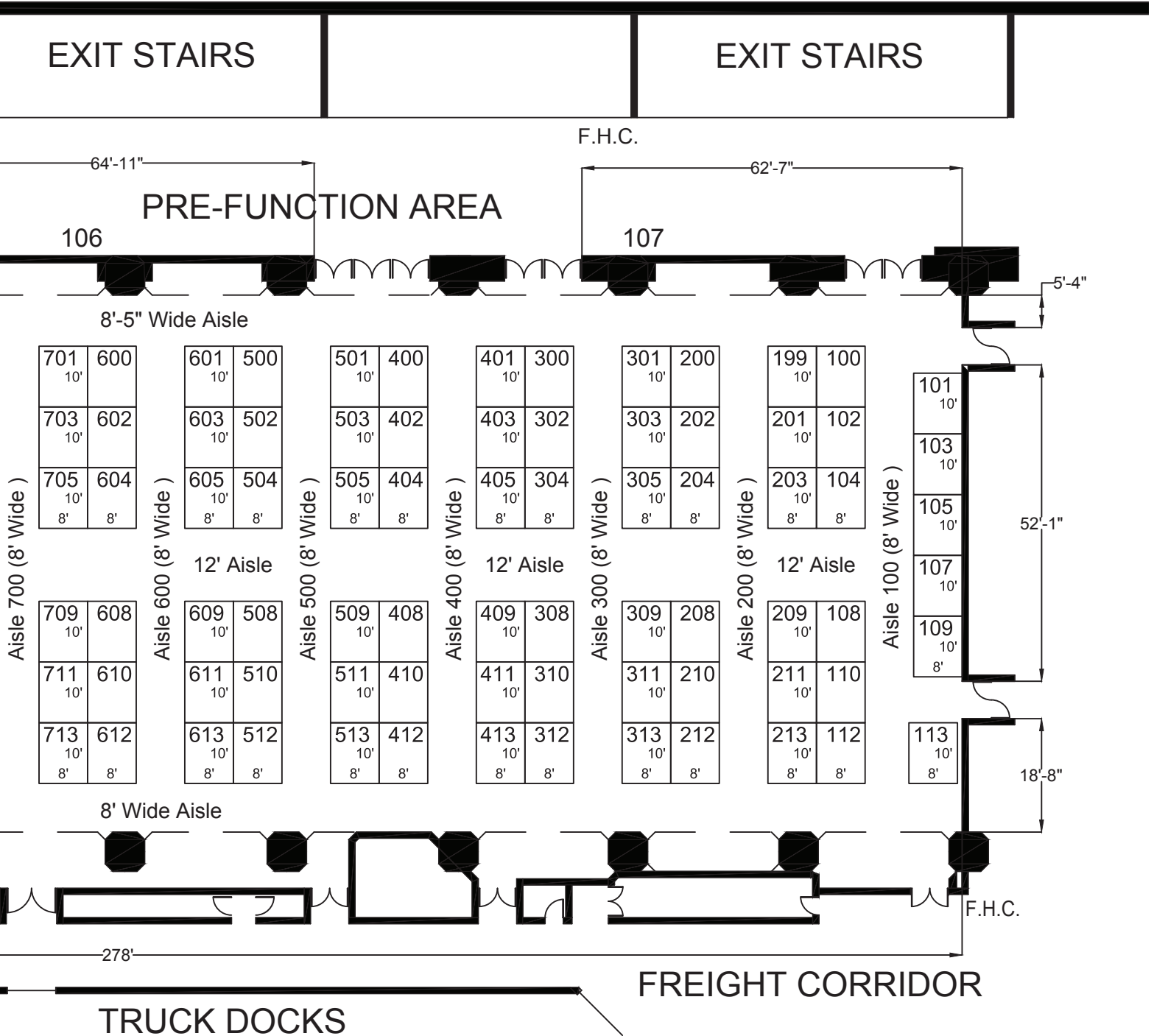
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1213	Arbitech Inc.	Mina Tesseris	(800) 838-8183	info@arbitech.ca	Arbitech offers a full range of forensic engineering and construction claims services to meet the needs of each individual project: Failure and Root-Cause Analysis, Building Code Compliance Review, Standard of Care Review, Early Neutral Evaluation, Risk Mitigation, Expert Opinion Reporting, and Litigation Support. Our clients rely on our objective technical analysis, and in-depth knowledge of Codes, Technical Standards, and industry standards of practice to assist in the processing of claims.
904	Arcon Forensic Engineers	Randy Henderson	(437) 872-6883	randy.henderson@arconforensics.com	Trusted & Respected Forensics Engineers since 1965 Over the past 60 years, our focus has been on providing thoughtful, un-biased, benchmark quality forensic investigations of property loss, product failures and personal injuries on behalf of our insurance, legal and corporate clients along with structural engineering services to the property repair and reconstruction industry. As a client, you can trust Arcon to provide a thorough, honest, impartial and factual interpretation of the evidence.
601 & 603	ARS Responds Canada	Sabrina Ribeiro	(416) 936-3792	sribeiro@arsresponds.com	ARS Responds Canada is a leader in Disaster Mitigation & Restoration services, delivering comprehensive, value-driven solutions to our clients. Proudly Canadian with over 65 years of experience, we have successfully serviced some of the most challenging emergencies, providing comprehensive assessments and strategic mitigation plans to minimize displacement to our clients. Our breadth of experience uniquely positions our teams with a contextualized response to each emergency situation.

# EXHIBITOR DIRECTORY

Booth #	Organization Name	Contact	Business Phone	Exhibitor Email	Exhibitor Information
913	AssessMed Inc	Colin Miller	(905) 678-2924	colin@assessmed.com	We offer objective Independent Medical Evaluation assessments. Our commitment to serve you better is backed by our highly-qualified healthcare professionals, superior customer service, and timely reporting. AssessMed has been providing unbiased, evidence-based medical Independent Medical Evaluation services and file reviews to claimants for over 30 years. We offer a wide range of Independent Medical Evaluation services in offices all across Canada and partner with expert clinicians and regulated health care professionals to provide high-quality and timely Independent Medical Evaluation examinations and reports.
401	Axicon Group	Sean Kipfer	(289) 339-9090	sean@axicongroup.com	Trusted builders with a legacy of excellence
708	Bachly Construction	Matt O'Brien	(905) 951-3100	mobrien@bachly.com	Property damage & restoration, specializing in large and complex loss 24/7/365 emergency services
305	BELFOR Property Restoration	Nic Shunock	(613) 217-8542	nicholas.shunock@ca.belfor.com	BELFOR Canada is the country's leading disaster recovery and property restoration company, with 40+ offices and 950+ employees nationwide. Offering 24/7 services for fire, water, storm, and mould damage, BELFOR provides complete solutions from emergency response to full reconstruction. Backed by a global network, they combine technical expertise with a people-first approach, restoring property, peace of mind, and business continuity.
813	Bell Temple LLP	Kendall Cumming	(416) 581-8235	kcumming@belltemple.com	At Bell Temple LLP, our strength lies in the capabilities of our lawyers. Long-tenured and innovative in their approach, our lawyers are recognized as being highly skilled trial counsel with the experience to handle even the most complex multi-party disputes and actions. BT counsel rely on the depth of their litigation knowledge to achieve excellent results for our clients, in a cost-effective and timely manner. It is our skill, conviction and professionalism in the courtroom that sets our lawyers apart.
213	Brighter Days Health	Sonja Jevric	(289) 459-1288	intake@brighterdayshealth.ca	Brighter Days Health is a healthcare professional-led community care provider specializing in attendant care and personal support services, independent medical assessments, and case management for individuals recovering from motor vehicle accidents across Ontario. We understand the importance of accurate, objective, and defensible documentation in the management of auto insurance claims.
212	Canadian Independent Adjusters' Association (CIAA)	Mina Colasuonno	(416) 621-6222	mcolasuonno@ciao-adjusters.ca	The Canadian Independent Adjusters' Association (CIAA) is the national voice of independent adjusters in Canada, providing leadership through advocacy, education, and recognition of professional standards. As a globally recognized membership organization representing independent property and casualty claims adjusters, the CIAA is comprised of more than 1,300 individual members.
800	CANBILT Group Inc.	Cameron Snoddon	(647) 522-2504	cameron@canbilt.com	Specialized Mitigation and Restoration Large Loss Contractor
610	Caskanette & Associates Consulting Engineers	Carolyn Winsborough	(519) 745-5066	info@caskanette.on.ca	Founded in 1998, Caskanette & Associates is a leading forensic engineering firm serving insurance and legal professionals. With offices in London, Kitchener, and Brantford, our team provides expertise in property loss investigations, structural damage assessments, fire and explosion cause analysis, accident reconstruction, personal injury assessments, environmental claims, and failure analysis. We deliver expert, high-quality reports and exceptional service across Southwestern Ontario and beyond.
908	CBI Health	Derek Servos	(416) 230-6749	dservos@cbihealth.ca	CBI Health is Canada's leading community healthcare provider. Our national interdisciplinary network of healthcare staff and professionals have been helping Canadians recover from injury or illness for over 50 years. Our 2500 healthcare staff strive to improve the physical and mental health of our clients while also finding ways to innovate our services to provide better recovery and support for our clients
605	CEP Forensic	Cynthia Galazzo	(450) 686-0240	cgalazzo@cep-experts.ca	CEP: Clear. Effective. Partners. These three letters say a lot about our approach. When it's time to identify the cause of a fire, accident or failure, our team of professionals act as a real partner. Whatever the situation, our forensic experts draw a reliable picture with complete transparency and without compromise. CEP Forensic is an independently owned, Canadian forensic engineering firm, with over 40 years of experience, more than 145 employees, and over 130,000 investigations completed to date.
313	Cira Health Solutions	Roba Bou-Younes	(647) 987-1222	roba.bou-younes@kiihealth.ca	Canada largest Assessment provider. Cira Health Solutions is your trusted national provider of independent medical evaluations (IME) and health-related services. We offer timely access to medical expertise and consultation for corporations, government organizations, life & health providers, insurers and the legal community. Have confidence in your decisions with Cira.
1008	Complex Claims Restoration Inc.	Ariel Peleg	(416) 936-1940	arielp@complexclaims.ca	At Complex Claims Restoration, we strive to provide exceptional customer service that exceeds your expectations. We are professionally equipped to handle the intricate and time-sensitive process of restoring residential and commercial properties after a disaster.

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1201	CompreMed by NeuPath	Brooke Dushenko	(416) 662-5985	bdushenko@neupath.com	CompreMed by NeuPath is a national, bilingual leader in third party Independent Medical Assessments and vocational services, serving insurers, employers and disability firms for 29+ years. As a subsidiary of NeuPath Health—the largest pain & spine management group in Canada, caring for 55,000+ patients in 13 clinics—CompreMed combines NeuPath's expertise in returning patients to work with its own medical specialty evaluations and workplace assessments, supporting early intervention and effective disability case management.
905	Core Integrated Health Resources Inc.	Danny Stirpe	(416) 451-0759	danny@coreihr.com	Core Integrated Health Resources offers its clients a complete range of multidisciplinary assessments and diagnostic testing across Canada through our nationwide network of medical experts.
710	Crawford & Company (Canada) Inc.	Emily Morine	(416) 885-4699	emily.morine@crawco.ca	Crawford & Company is an independent adjusting firm specializing in claims and risk management for over 80 years. Throughout Canada we have a branch network of more than 60 locations ensuring that we are able to provide coast-to-coast service to our clients. As a global enterprise, we have an extended network of more than 700 locations spanning over 70 countries; we offer global capabilities combined with local expertise to provide a broad suite of customized solutions.
312	CRDN Canada	David Bonnar	(248) 246-7871	david.bonnar@crdn.ca	CRDN helps you pick up the pieces after a disaster. As a leading expert in contents restoration, CRDN serves as part of the emergency response team. We work with policyholders, insurance representatives, and contractors to restore your contents and peace of mind after a fire, flood, storm, or other disaster.
805	CRU GROUP	Suzanne Dionisio	(416) 492-4411	sdionisio@cruadjusters.com	Founded in 2004, CRU GROUP provides loss adjusting, claims management and staffing solutions for the Property and Casualty industries across the U.S. and Canada. Through its Maltman International division, CRU GROUP delivers specialized TPA and complex claims services and is a member of the Context International global adjusting network. CRU GROUP also offers insurance education and accredited continuing education courses through its Academy of Insurance Adjusting (AIA).
809	Davis Martindale	Adam Gianotti	(519) 673-3141	agianotti@davismartindale.com	Davis Martindale is a nationally recognized forensic accounting firm specializing in insurance claims and litigation, providing expert analysis for accident benefits, tort claims, business interruption, and other financial disputes. With deep expertise and a reputation for precision, we help clients navigate complex claims with confidence.
403	Delta Investigations	Joseph Cabral	(905) 495-8282	joe@deltainvestigations.ca	Delta Investigations is a trusted Ontario-based private investigations firm with 20+ years of experience. We deliver high-quality, discreet, and results-driven solutions to the insurance, legal, and corporate sectors. We are fully licenced under the Private Security and Investigative Services Act (2005), Delta is the partner of choice for top insurers and legal professionals. Professionalism, compliance, and a client-first approach set us apart.
204	Demeter Content Analysis	Nat Demeter	(905) 577-2492	nat@demetercontent.com	Demeter Content Analysis specializes exclusively in content loss analysis. We offer both on-site services and the evaluation of schedule of loss (SOLs). Our professional team is dedicated to examining, documenting, and evaluating losses. We work closely with insureds to provide unparalleled reports for every file.
1109	Direct IME Corp.	Sal Ismail	(416) 609-3211	sal.ismail@directime.ca	Direct IME is an industry leader in providing Independent Medical Examination, Functional Capacity Evaluations and Vocational Assessment Services. The reputation that Direct IME strives to maintain is one of excellence, flexibility and dependability in providing Independent Medical Examination and related services to group disability insurers, employers, property & casualty insurers, law firms and government agencies
901	Distinctive Engineering Inc.	Michael LeBlanc	(416) 624-2943	mleblanc@deicanada.com	DEI and DEI Forensics provide expert services in environmental engineering and fire forensic investigations, project management and remediation.
604	DKI	Ira Brenton	(416) 836-3861	ira.brenton@dkl.ca	DKI Canada is a Canadian-owned disaster restoration franchise. Since 1992, we've helped homeowners, businesses, and communities recover from fire, flood, storm damage, and more—combining the strength of a national franchise with the care of locally owned teams. With 24/7 emergency response, experienced restoration crews, and a commitment to sustainability, we've built a franchise that puts people before policies and communities before profits. DKI, a company that has put Canada first since 1992.
804	DocuSketch	Juhi Desai	(786) 206-8459	juhi.desai@docusketch.com	Document, sketch, scope, and estimate—all in one app. With over 1 million processed insurance claims, DocuSketch is the fastest and most accurate way to take your project documentation from ordinary paper and photos to dynamic 360° visual storytelling. With DocuSketch, you can tell the story of your restoration projects from damage to mitigation, right through the final repair process—helping you get homeowners back to normal as quickly as possible.

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413	Dutton Brock LLP	Chad Leddy and Andrea Lim	(416) 593-4411	cleddy@duttonbrock.com and alim@duttonbrock.com	Dutton Brock LLP is one of Canada's premier insurance litigation firms with over 40 years as a firm. Dutton Brock has the collective knowledge, experience, and expertise to achieve practical, effective solutions to the most complex insurance litigation issues. Dutton Brock has been widely recognized for excellence, and is ranked annually with Canadian Lawyer Magazine, Best Lawyers, Globe and Mail, among others
211	DYER BROWN LLP	CLAUDIA CAPPUCCHETTI	(416) 622-4300	CC@dyerbrownlaw.com	Dyer Brown LLP offers a broad range of legal services in all areas of the law. Our comprehensive experience provides clients with the necessary knowledge to navigate through today's complex legal and business environments.
1112	EFI Global	Gianna Kmiec	(708) 285-2752	Gianna.Kmiec@sedgwick.com	EFI Global is a leading, full-service international provider of specialty solutions in the areas of fire investigation, forensic engineering and environmental consulting.
713	ELC Solutions Inc	Dara Carpenter	1-888-460-8697	dara@elcsolutions.ca	ELC Solutions™ When the unexpected happens, ELC Solutions™ is the trusted partner that keeps everything moving. For over a decade, we've supported insurers and businesses across North America with towing, logistics, storage, and appraisal management – delivering every solution with precision, integrity, and genuine care. We don't just move vehicles – we move people forward.
609	Element Forensic Engineering	Jeff Martin	(905) 436-5758	element@elementfe.ca	At Element Forensic Engineering and Element Consulting Services, we deliver timely, reliable solutions in forensic investigations, design, and claims. We simplify the claims process with thorough assessments, engineered drawings, and fast site response. Our masonry division specializes in matching materials and ensuring permit compliance. With expertise and innovation, we set the standard for claims support and engineering solutions.
703	Emergency Management Services EMS	Stef Storer	(519) 404-1212	stephanie.storer@xpera.ca	ESM have been providing disaster response services for over 40 years to insurance, restoration, corporate and government agencies within Canada - from the wildfires of Fort McMurray and Slave Lake, floods of Southern Alberta, Saskatchewan, and Manitoba, to ice storms, train derailments and airline accidents. Our 24 offices allow for unequaled response times and capabilities including security personnel, logistics, emergency lodging, scene management & investigative services, often within hours of onset.
1100	EMRG Canada	Mark Sebastianutti	(844) 344-3674	marksebastianutti@emrg.com	EMRG (Elite Mitigation Group) is a high caliber network of certified full-service restoration contractors that specialize in helping people put their lives back on track after experiencing property-related tragedies. EMRG contractors specialize in mitigation, restoration and reconstruction of all types and sizes. As a sophisticated professional services association, each of our members are partners, not competitors. They share resources, knowledge, and business support, and provide exclusive referrals.
100	Encircle	Brandon Christie	(226) 338-6192	bchristie@encircleapp.com	At Encircle, we're on a mission to create a new standard that defines how property loss information is gathered, assessed, and reported when disaster strikes. By capturing documentation right in the field, Encircle connects adjusters, policyholders, and restoration contractors around a single source of truth to settle claims with confidence.
704	Encompass Medical Experts Inc.	Shellee Van Der Vinne	(437) 655-6931	shellee@encompassmedicals.ca	Encompass Medical Experts Inc. provides quality Independent Medical Examinations across Canada to Auto Insurers, Employers, Life and Health Carriers, Government Agencies and Medical Legal Communities.
109	ENGLOBE CORP.	Micheline Gervais	(705) 562-2486	micheline.gervais@englobecorp.com	With over 60 years of experience, Englobe excels in multiple engineering and environmental facets, through its practical, grounded, and sustainable solutions. We lead every project by focusing on solid relationships and an unwavering attention to detail, which enable us to strengthen our working relationships with our partners and clients.
102	Enservio Canada	ANDRE BOURGOIN-HORNE	(438) 223-3609	andre.bourgoin-horne@solera.com	Enservio offers Insurance carriers and claims professionals the most robust contents software product suite as well as world-class contents claim services that bring value to the entire spectrum of contents claim management, driving superior customer satisfaction and retention. Enservio is owned by Solera (www.solera.com), a global leader in cognitive technologies for the automotive and home ownership ecosystems.
410	Envista Forensics	Erin Pelzer	(587) 284-0776	erin.pelzer@envistaforensics.com	Provides multi-disciplinary forensic consulting services to insurance, legal and commercial clients. Our forensic engineers and expert witnesses provide failure analysis, fire and explosion investigations, accident reconstruction, building and construction consulting, geotechnical engineering, damage evaluations, and equipment restoration services following disasters of all kinds.
910	First General Services	Angela Veri	(416) 804-9700	angela.veri@firstgeneral.ca	First General, a Canadian owned company, has been a leading choice for emergency and restoration services for over 40 years. Our clients include insurers, municipalities, government agencies, property management firms and property owners. Through our affiliate sharing agreement, and with a compliment of over 2,000 Team Members and over 20,000 pieces of equipment in stock across Canada, each First General affiliate has access to an unlimited supply of equipment and workforce.

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112	Focal Tow App	George Orfanogiannis	(416) 220-0351	george.orfanogiannis@focaltow.com	Safely clearing roadways efficiently and creating safer roadways, lower costs and a fraud free ecosystem. Focal Tow is revolutionizing collision management with our innovative software designed to streamline towing operations, providing a seamless and effective solution for all involved.
408	Focus Assessments	Maureen Reath	(416) 451-0566	mreath@focusassessment.com	Focus Assessments provides independent objective assessments for disability, medical and rehabilitative goods and services, attendant care services and catastrophic impairment evaluations of the highest quality and defensibility. We conduct these evaluations with impartiality and integrity, fulfilling obligations to all of our clients nationally. Focus Assessments has been providing Independent Medical Evaluations for 30 years in Canada.
812	General Insurance OmbudService	Bruno De Sando	(416) 299-6931	bdesando@giocanada.org	The General Insurance OmbudService is an independent dispute resolution service that provides free and impartial help for Canadian consumers of home, automobile and business insurance.
302	Grt North Consulting (GNC)	Rajiv Shrivastava	(587) 830-4572	rshrivastava@gncgroup.ca	Welcome to GNC Group, a construction consulting company started in Calgary, GNC is a company founded with a singular vision to redefine excellence in the insurance and appraisal industry. At GNC, professionalism, trust, accountability, and respect are the pillars of our approach. We believe in going the extra mile for our clients. We have 20+ years of extensive national and international experience, Our team is skilled and experienced in handling catastrophic events such as wildfires, floods, storms, etc.
1113	Guidewire	Khamdy Santos	(650) 357-9100	events@guidewire.com	Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 43 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers. For more information, please visit <a href="http://www.guidewire.com">www.guidewire.com</a> .
402	Gus	Damian Luciani	(905) 870-8331	damian.luciani@gus.ca	Gus is a proudly Canadian banner of independently owned restoration companies, serving communities from coast to coast. With expertise in water, fire, wind, mold, asbestos and more, our teams provide reliable restoration services backed by local ownership and national strength. Visit our booth to see how GUS is committed to protecting and restoring what matters most.
1005	Hero Response	Alex Gomez	(416) 768-9270	marketing@heroresponse.ca	Hero Response is a tech-centric property restoration company built for today's insurance industry. We deliver fast, transparent, and sustainable claims handling — from water and fire damage to large loss and complex projects. Our proprietary tools, including remote monitoring and real-time dashboards, give insurers and adjusters the data they need to close claims faster and with confidence.
709	Hudson Restoration	Tina Rose	(905) 634-6855	tina@hudsonrestoration.com	Hudson Restoration is Canada's leading boutique disaster restoration company, providing eco-friendly remediation, restoration and reconstruction services, specializing in luxury residential and commercial properties.
1211	HVE Healthcare Assessments Inc.	Brian LeDrew	(416) 528-8872	brian@hvehealth.com	Providing Independent Medical Assessments and Healthcare Services to private and public sector organizations since 1994. As a CARF Accredited, FSRA Licensed and PHIPA/PIPEDA complaint organization, HVE is known for its client focused culture and outcome-based approach. Over 25,000 annual services provided by over 900 Healthcare Professionals with a Client Satisfaction rate above 95%, from 23 regional and over 500 satellite assessor locations across Canada. Quality, Objective, Timely Service Guaranteed.
208	IAA - formerly Impact Auto Auctions	Vinesh Mistry	(647) 458-7526	vmistry@iaai.com	IAA works in partnership with a variety of Sellers including insurance companies, dealerships, rental car companies, and Fleet & Lease companies and Manufacturers. Our goal is to facilitate the efficient sale of salvage, total-loss, recovered-theft, fleet lease and rental vehicles, while providing the best service to the Seller. Our extensive network of auction facilities, our digital auction model and Seller-facing solutions provide our clients with one of the industry's leading solution to manage and sell
903	Icon Global Consulting	Matthew Magnus	(647) 669-6848	matthew@iconglobalconsulting.com	Icon Global Inc. is a multidisciplinary consulting firm providing independent technical expertise to the property and casualty insurance industry across Canada. The firm specializes in property damage evaluation, construction cost consulting, environmental and hazardous materials assessment, forensic engineering, and origin and cause investigations. Icon Global supports insurers, adjusters, and industry partners by delivering defensible technical analysis, detailed scope development, and independent cost validation for complex property losses. Our team combines expertise in construction, engineering, and environmental sciences to assist clients in making informed decisions throughout the claims process.
1002	InnVest Hotels	Anne Lex	(437) 218-5229	anne.lex@innvesthotels.com	InnVest Hotels is one of Canada's largest hotel owners & operators, with over 100 properties nationwide across trusted short-term & extended-stay brands, including Marriott, Hilton, IHG, Hyatt, Best Western, and Choice Hotels. Our hotels offer a range of comfortable accommodations, including rooms & suites with full kitchens & modern amenities—ideal for crews, relocations, & long-term stays. Visit our booth to learn how InnVest Hotels can support your accommodation needs in Ontario & from coast to coast.

# EXHIBITOR DIRECTORY

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110	InPro claims	Alex Brown	(647) 402-0582	alex.brown@inproclaims.com	InPro is a Canada-wide contents inventory, valuation, and consulting firm providing comprehensive RCV and ACV assessment services for residential property claims of all sizes. We provide a structured pricing and depreciation analysis of submitted contents lists, full on-site inventory capture, and complex, high-exposure loss valuations. In addition, we offer consulting services including file review, valuation audits, mediation and arbitration support, and remediation of disputed claims.
501	InsuraBuild	Michael Geminari	(416) 886-9014	michael@insurabuild.ca	Ontario's Large and Total Loss Builders providing local coverage expertise and discipline throughout the province!
611	Insurance Institute	Aman Sambhi	(416) 520-6396	asambhi@insuranceinstitute.ca	To be recognized as the premier provider and authority on professional development within the property and casualty insurance industry and establish a strategic presence in the related financial services sector.
1013	Integricon Property Restoration and Construction	Matthew D'Silva	(416) 520-7561	matthew.dsilva@ipcg.ca	Integricon is an award-winning, minority-owned Property Restoration and Construction company, recognized as one of Canada's Best Managed Companies. Operating across Ontario and Alberta, we specialize in Emergency Response & Restoration, General Contracting, and Design for Residential, Commercial, Industrial, Healthcare, and Institutional properties. Committed to innovation, sustainability, and best-in-class client experience, Integricon delivers reliable, high-quality solutions nationwide.
202	Investigative Power Inc	James Fralick	(416) 518-1137	james.fralick@investigativepower.com	Investigative Power has amongst its clients Ontario's leading law firms and Canada's premier insurance companies. We have been providing all aspects of litigation support on Plaintiff and Defence cases for over 25 years. Our dedicated team of investigators provides the highest quality of services.
199	Investigative Risk Management	Vicki Watsonm	(705) 503-5544	vicki.watson@irmi.ca	Investigative services supporting the insurance industry
1001 & 1003	ISB Global Services	Julie Dumouchel	(905) 693-2525	info@isbglobalservices.com	"Defining Tomorrow with Information Today" ISB Global Services is advancing technology and services for insurance, corporate compliance, and background screening through our integrated digital Portal."
300	J.S. Held	Justine Cioci	(226) 799-3803	Justine.Cioci@jsheld.com	J.S. Held is a global consulting firm that combines technical, scientific, financial, and strategic expertise to advise clients seeking to realize value and mitigate risk.
101	KG SERVICES	Kris Gaal	(416) 891-4133	info@kgservices.ca	KG Services is an environmental remediation contractor specializing in the removal of contaminated soil and ground water from sites across Ontario. We also provide tank decommissioning, spill response, demolition, excavating and an vast array of environmental services.
909	King International Advisory Group Inc.	Jeremy King	(647) 244-4775	jking@kinginternationalgroup.com	To the untrained eye, information may appear as nothing more than disconnected facts. In our world, it is far more intricate. At King International Group, we transform information into actionable intelligence through disciplined investigation, advanced intelligence-gathering, and strategic data analysis. Our multi-disciplinary team of investigative professionals combines deep expertise with innovative technology, making us the trusted choice for handling your most sensitive and complex matters.
802	KPMG LLP	Patricia MacLeod	(905) 618-2739	patriciamacleod@kpmg.ca	As the leading national specialist in insurance claims quantification, KPMG's Personal Injury Loss Accounting practice is dedicated to assisting insurance companies and defense or plaintiff counsel to quickly and equitably quantify losses in the areas of: Accident Benefits, Tort, Economic Loss and Financial Dependency.
1012	Languages in Motion Ltd.	Michael Burak	(403) 829-3337	m.burak@languagesim.com	Languages in Motion Ltd. is changing the way insurance companies speak with limited English-speaking claimants, saving thousands . We provide an instant interpreter available by phone, mobile app, or video call. No need to schedule appointments and pay minimums, LiM enables your adjusters to access an AI interpreter backed by a network of 17,000 trained human professionals in less than 30 seconds, 24/7! Book a demo with us at <a href="http://www.languagesim.com/lisa/demo-request/">www.languagesim.com/lisa/demo-request/</a> or visit us at our booth!
900	Larrek	Nathan Peters	(416) 557-0638	npeters@larrek.com	At Larrek Investigations, we have two areas of focus: your organization as a whole and your individual representatives. We have built our business model with the understanding that we are an extension of your brand and reputation. We know that you and your team rely upon our expertise and efficacy to provide timely and reliable outcomes. As an organization with established trust, reputation and experience, our team will work together to provide an unmatched customer service experience
1103	Laser Ablator	Brett Molson	(416) 709-5284	brett@laserablator.com	Laser Ablator- Advanced Surface Cleaning. Utilizing laser technology, our team removes contamination layers from substrates. Specializing in fire damage cleaning on masonry and other surfaces. We are an eco-friendly, non-consumable solution to remove soot and other contaminants with no mess or debris. The 'light' solution to surface cleaning for restoration.

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1102	Leda Restoration & General Contracting	Stephanie Natrella	(416) 622-5051	info@leda.ca	Leda Restoration & General Contracting is an independent, family-owned Canadian business specializing in restoration and general contracting services. We offer 24/7 availability, prompt response, proactive mitigation techniques and tailored project scopes to optimize time, resources and cost efficiency.
810	LHM CANADA	Heidi Kecskemeti	(416) 885-1619	sales@staybridgetorontoairport.com vanessa@lhmcanda.ca	LHM Canada is a hospitality management company committed to delivering exceptional guest experiences across a portfolio of 12 hotels throughout Ontario. Partnering with globally recognized brands such as IHG and Hilton, LHM Canada operates a mix of select-service, full-service, and extended-stay properties serving business, leisure, and group travelers. The portfolio includes: Avid Hotel Toronto  Vaughan Southwest   Comfort Inn & Suites Collingwood   Hampton Inn & Suites by Hilton Burlington  Hampton Inn & Suites Ottawa West  Holiday Inn Express & Suites Airport South  Holiday Inn Express Toronto North York  Holiday Inn Oakville (Centre)  Holiday Inn Toronto Airport East  Spark by Hilton Toronto Mississauga  Staybridge Suites Kincardine Southeast  Staybridge Suites Toronto Airport East  Staybridge Suites Toronto Airport   Willowdale.
108	Make Space	Paul Taylor	(905) 327-8350	paul.taylor@makespace.ca	At Make Space, we are a family of brands that provide various storage services, including storage rentals, moving services, and shipping container sales to our customers across Canada. Our brands include; Make Space Storage, Coast Containers, Go Mini's Canada, Mobile Storage Rentals, SOS Storage On Site, and Van Isle Containers.
912	McCague Borlack LLP	Karen Snyder	(416) 860-8368	ksnyder@mccagueborlack.com	With over 75 lawyers strategically located in 5 offices throughout Ontario, McCague Borlack LLP provides litigation, alternative dispute resolution and subrogation services to the Insurance industry.
405	MDD	Ed Szaniawski	(416) 366-4968	eds@mdd.com	Tracing its roots back to 1933, MDD is one of the world's top forensic accounting firms specializing in business valuations, shareholder disputes, and economic damage quantification calculations. In 2024, MDD became a part of Davies. In situations such as business disputes, natural or man-made catastrophes, business interruption, fraud or defective product recall, MDD can help by accurately determining the value of harm or injury that has been inflicted on a person or property. With forensic accounting professionals in over 40 offices on 5 continents, MDD has global resources to assist our clients with their forensic accounting needs. Our work spans more than 130 countries and 800 industries.
411	MEA Forensic	Jahvanna Ryan	(647) 459-4776	jahvanna.ryan@meaforensic.com	MEA Forensic has been providing expert engineering services since 1982 and has investigated more than 50,000 cases across North America. Each office is staffed with licensed professional engineers and scientists who are experienced at analyzing evidence, preparing concise reports of their findings, and providing testimony at arbitration, deposition, and trial. Our goal is to provide clients with an objective, science-based understanding of the physical evidence and fact pattern of their case. Using well-e
602	MKA Canada Inc.	Catalina Tamayo	(587) 968-0263	ctamayo@mkainc.com	A Multidisciplinary Construction Consulting Firm providing comprehensive solutions to Project Owners and the Insurance, Legal, Construction and Surety Industry Sectors.
1104	MyKey Global Accommodations Inc.	Christy Harris	(306) 657-0416	skartz@mykey.com	MyKey is transforming housing and insurance claims services through innovative advanced technology, artificial intelligence and best practice standards streamlining end to end service delivery. Implementing technology where it counts and people where it matters. We assist temporarily displaced families through an easy, affordable, safe and enjoyable (E.A.S.E.) experience.
311	New Creations - Repair   Restore   Renew	Duessa du Plooy	1-844-627-8759 ext 0453	charris@mykey.com	New Creations provides professional, in-place repairs for accidental damage claims, offering a cost-effective alternative to replacement. We restore a wide range of interior and exterior surfaces including flooring, stone, cabinetry, countertops, furniture, and finishes. Our repair-first approach reduces waste and controls costs in a responsible way while minimizing disruption and delivering trusted, durable repair results.
1009	Newtron Group	Melissa Somji	(905) 458-1400	msomji@newtrongroup.com	Newtron Group provides loss-related equipment cleaning, restoration, damage assessment, equipment restoration consulting, and technical project management services for risk management and claims professionals nationwide. We specialize in losses involving commercial, industrial, manufacturing, medical, high-tech, and IT equipment and machinery. Proudly serving Canada for over 20 years. On duty 24/7/365. Newtron Forensic Engineering is a Canadian consulting firm specializing in complex loss investigations, construction claims, and multidisciplinary failure analysis. We deliver clear, defensible engineering opinions grounded in technical rigour and practical remediation strategies. Our team supports insurers, legal counsel, and property owners with timely, objective assessments that enable confident, informed decisions.

# EXHIBITOR DIRECTORY

Booth #	Organization Name	Contact	Business Phone	Exhibitor Email	Exhibitor Information
509	North York Rehabilitation Centre Corp.	Daniella Guerriero	(416) 497-4477	daniella@nyrc.ca	North York Rehabilitation Centre Corp. (NYRC) is a Canadian company that has evolved from a privately owned, multidisciplinary rehabilitation facility to a national leader in the provision of independent medical evaluation (IME) services. Founded in 1991, NYRC is a nationally recognized brand name with a strong Canada-wide network and a reputation as one of the country's top independent medical evaluation companies. NYRC excels at producing high-quality, accurate, defensible, and objective reports.
600	Northwood & Associates Inc.	Jim McNamee	(416) 444-4610	jmcnamee@northwood-pi.com	Northwood Investigations has delivered actionable investigation intelligence to the Property & Casualty insurance since 1988. Our national platform, broad services and SIU senior staff provide a reliable and timely service known to our client base for over three decades.
1105	OCI Group	Kajal Briah	(647) 964-3654	kbriah@ocig.com	Engineering Solutions. Canada's most respected engineers & forensic experts.
210	On Side Restoration	Erin Wallace	(613) 898-9975	ewallace@onside.ca	On Side Restoration is Canada's leading full-service disaster restoration partner. Since 1979, our 1,750+ certified experts, 15,000+ specialized tools, and 1,000+ emergency vehicles have delivered fast, reliable recovery solutions nationwide. We're ready 24/7, every day of the year. On your side, with unparalleled service.
1108	Pario Forensic Engineering & Environmental	Yvonne Quigley	(416) 677-9423	yvonne.hird@pario.ca	Pario specializes in forensic engineering and environmental sciences, offering precise, innovative solutions for complex challenges. Our expert team ensures top-tier analysis and results, providing clarity and excellence in every project.
1011	ParioQuantify	Laura Schick	(416) 433-5771	laura.schick@parioquantify.ca	ParioQuantify is the premier cost consulting, appraisal and valuation firm in Canada. We can provide a thorough review, analysis, and comprehensive report of recommendations for all costs associated with a claim or project. Objective, third-party appraisals of any size property loss involving Residential or Commercial properties. Timely, independent, and accurate cost assessment for any emergencies or repairs.
400	Paul Davis Restoration	David Corvers	(416) 299-8890	david.corvers@pauldavis.com	Paul Davis Restoration is a trusted leader in property restoration across Canada, specializing in emergency response, mitigation, restoration, and reconstruction for residential and commercial losses. With a network of over 60 locally owned and operated offices, we work closely with insurance professionals and brokers to deliver consistent, high-quality service, helping clients get back to normal—faster. As a proud national partner of the Canadian Red Cross through their Disaster Response Alliance (DRA) program, Paul Davis is committed not only to restoring property, but also to supporting Canadians in times of crisis.
304	Pinchin Ltd	Neil Butler	(855) 746-2446	info@pinchin.com	Environmental and building-related claims require expert analysis, timely response, and defensible solutions. Pinchin provides specialized forensic investigations, risk assessments, and litigation support to help insurers, legal teams, and businesses resolve claims accurately and efficiently. With a network of experts across more than 60 locations and access to accredited laboratory analysis, we deliver cost-effective, evidence-based insights for a variety of sectors.
513	Polygon Restoration Inc.	Valeria Mastrostefano	(514) 465-5178	valeria.mastrostefano@polygroup.com	At Polygon Restoration, we combine decades of hands-on experience with smart, practical solutions to help prevent, control, or mitigate water, fire, and climate-related damage. Our teams use real-time monitoring and data-driven processes to respond quickly, reduce downtime, and protect what matters most. With over 60 years in the field and a presence in 18 countries, we deliver reliable, sustainable restoration services built on trust, innovation, and a deep understanding of our clients' needs.
309	Premiere Suites	Kate Lea	1-888-809-9274	business.solutions@premieresuites.com	Premiere Suites' National Insurance Program is Canada's only coast-to-coast solution for adjusters and policyholders. With 25+ years of expertise, we deliver fast, personalized support after floods, fires, and storms. Through our extensive hotel partners, we can accommodate any need and ensure a seamless transition from hotel to extended-stay suites, giving comfort and peace of mind when it matters most.
503	Pricewaterhouse Coopers LLP	Caitlin Chowen	(591) 640-7938	caitlin.chowen@pwc.com	As an insurance industry leader, we offer strategic assistance to many of Canada's top insurance companies as well as to policyholders to help them effectively resolve claims. Our insurance claims services team delivers cost-effective solutions to clients faced with claims ranging in size from simple, local files to complex, multi-million-dollar claims.
103	Progress Investigations	Ryan Spillett	(902) 499-5799	ryan.spillett@progressinvestigations.ca	Progress Investigations is a national investigations firm with offices serving BC, AB, ON, QC, NB, PE, and NS. Since 2008, we have served insurers, the legal community, corporations, and government bodies by providing a full suite of investigation and claim loss mitigation services. Our services come with top-quality customer service, reporting, and communication while maintaining the highest standards of data protection.
700	Pronto Cleaners	Hoa La	(416) 454-2253	hoa@prontocleaners.ca	Environmentally-friendly restoration services for fire/smoke/water damaged garments/items. Our technology and toxin free process utilize the most effective, advanced cleaning techniques. Warehouse capacity facilitates all claim sizes.

# EXHIBITOR DIRECTORY

Booth #	Organization Name	Contact	Business Phone	Exhibitor Email	Exhibitor Information
512	PuroClean Canada	Alison Phan	(647) 636-7299	marketingteamca@puroclean.ca	Founded in 2001, PuroClean Canada is a leader in the franchise restoration industry, and has become one of the leading property damage remediation franchise organizations in North America. With a network of over 500+ offices, PuroClean touches the lives of people in communities throughout the U.S. and Canada by providing 24-hour property emergency restoration services. When property damage occurs, PuroClean is driven to provide an experience quickly, professionally, ethically and with compassion.
911	R. J. Shirer & Associates Inc.	Robert Shirer	(416) 460-4605	bob@rjshirer.com	Forensic Engineers specializing in Fire Investigation, Building Science and Permits, Accident Reconstruction, Failure Analysis, Slip & Fall, Expert Witness Testimony, Litigation Support.
505	Rapid City Transportation	Nicole Godin	(647) 771-7495	nicole@rapidcitytransport.com	Rapid City Transportation (RCT) is a trusted leader in personalized transportation and passenger-centric service, with over 30 years of experience supporting insurance and healthcare providers. We provide care for passengers who require additional attention and support, while delivering end-to-end logistics coordination and operational management for our industry partners.
105 & 107	Rebuild Response	Hannah Streek	(613) 403-4904	hannah@rebuildresponse.com	Rebuild Response® is a team of reputable local builders specializing in comprehensive reconstruction services for residential and commercial properties that have suffered significant fire, water, or wind damage. With extensive building experience, our team excels in estimating, demolition, engineering, and rebuilding with Tarion New Home Warranty—ensuring a seamless restoration process. Trusted by the insurance industry since 2010, we are committed to delivering high-quality workmanship and timely results. Our dedication to transparent communication and client satisfaction has solidified our reputation as a reliable partner in large loss scenarios. Discover more about our services and how we can assist you at <a href="http://www.rebuildresponse.com">www.rebuildresponse.com</a>
308	Relelectronic-Remech Inc.	Jay Sutherland	(519) 884-8665	jsutherland@relelectronic.com	Since 1992, we have been perfecting our damage recovery methods to better serve the needs of insurers and contractors. We recover electronic and mechanical devices in both the residential and business sectors. Water damage, fire or any other accident causing heavy losses can severely damage electronic and mechanical equipment. Fortunately, our two divisions – residential and business – are ready to restore mechanical and electronic equipment such as computers, household appliances or machinery.
412	Restorx Canada	Liam Palmer	(905) 954-1719	liam@restorx.ca	Restorx Canada is a national property restoration provider supporting residential and commercial claims, from small losses to large, complex files and catastrophic events. We support insurers, adjusters, and property managers with superior project management, technical expertise, and consistent service standards across residential, commercial, and institutional losses.
1110	Rimkus	Michael El-Khoury	(437) 961-6759	michael.el-khoury@rimkus.com	Rimkus supports insurance carriers and claims professionals with timely, objective forensic investigations. Our global consulting team provides expert analysis across property damage, equipment failures, fire and loss investigations, and causation analysis. With defensible reporting and clear conclusions, Rimkus helps streamline claims handling, reduce uncertainty, and support fair, informed decisions. Learn more at <a href="http://Rimkus.com">Rimkus.com</a> .
1000	Roar Engineering Inc.	Jeff Nunn	(416) 400-7395	jeffnunn@roarengineering.com	Roar Engineering is an independently owned Canadian boutique forensic engineering firm. We have a reputation for providing thorough and unbiased forensic engineering analyses that withstand the test of a serious legal challenge. Our clients value our commitment to the truth and can litigate with confidence, knowing that our opinions are based on proven science.
1209	RT Partners	Mark Thom	(416) 702-1233	mthom@rtpartners.ca	RT Partners is Canada's leading Talent Acquisition Firm. We specialize in identifying top talent for the Insurance Industry in Canada. Our team is made up of former insurance professionals that can speak your language. With a combined 50 years of experience in the industry we are best positioned to help you grow your team with the best technical claims specialist that the industry has to offer.
803	SBA Lawyers LLP	Lisa Armstrong	(416) 679-2791	larmstrong@sbalawyers.ca	SBA Lawyers is a different kind of law firm. Established in 2018, our firm specializes in civil litigation and insurance, including bodily injury, general liability, accident benefits, property claims, construction, subrogation, insurance coverage and fraud/special investigations. With 24 lawyers, in three offices, we are able to serve clients effectively across Ontario. Diversity is not an initiative at SBA Lawyers, it is part of our identity. From inception SBA has been a female-majority partnership. Together we decided to forge a new path of collaboration, respect and equality, a path that we proudly pursue together with a diverse, talented, and impressive team of lawyers and staff. This unique direction has led us to a culture of openness, honesty, cooperation, and genuine care for each other and our clients. We are determined to be a different type of law firm where we foster authenticity and collaboration.

# EXHIBITOR DIRECTORY

Booth #	Organization Name	Contact	Business Phone	Exhibitor Email	Exhibitor Information
504	ServiceMaster Restore	Erin Stockman	(289) 556-5402	estockman@smrestore.ca	ServiceMaster Restore is a leading provider of disaster restoration services, specializing in fire, water, and storm damage recovery. With over seven decades of experience and a reputation for excellence, we mitigate damages quickly to reduce loss severity for residential and commercial properties. Our team of dedicated and certified professionals are ready to offer the support, knowledge, and resources needed to help get your policyholder's property - and life - back on track. ServiceMaster of Canada is a proud Canadian owned and operated national franchise network.
612	Servpro Canada	James Crickard	(705) 795-6451	mdolliver@servpromuskoka.com	SERVPRO Canada provides professional restoration and cleaning services for residential and commercial properties, including water damage restoration, fire and smoke damage restoration, mould remediation, storm damage cleanup, and specialty cleaning services.
608	Shield Restoration Services	Steve Rosenbaum	(416) 726-9403	steve@shieldrestoration.ca	As the only national boutique restoration company in Canada. We specialize in delivering high-quality, innovation driven solutions by leveraging the latest advancements in restoration technology, and our streamlined claims process ensures precision, efficiency, and consistency for every project. This tailored approach combines the agility of a boutique firm with the reach of a national provider. We are committed to excellence and strive to restore, not only properties, but our customer's confidence.
808	Sinistar	Vlad Koltchine	(647) 460-1919	vlad.koltchine@sinistar.com	Sinistar is a temporary housing insurtech platform and service that leverages the combined powers of the sharing economy, competitive bidding marketplaces, and machine learning to save adjusters time and reduce claims costs, while relocating policyholders displaced due to a claim into best matched, fully furnished, and vetted accommodations in their own communities that feel like home.
1101	Solution Contracting Limited	Laurel DiMaso	(416) 938-4874	ldimaso@solutioncontracting.ca	Solution Contracting provides a comprehensive range of disaster mitigation, remediation and cleaning services for residential, commercial and industrial properties in the larger GTA and Southern Ontario region. Dry Ice Blasting done right, our subsidiary Arctic Solution restores surfaces fast, safely and sustainably - from disaster recovery to industrial cleaning. Our professional, reliable and well-trained team is dedicated to providing the highest quality of workmanship.
811	Soma	George Georgiou	(905) 881-8855	george@somamedical.com	SOMA Medical Assessments is a leader in the provision of high quality Independent Medical Evaluations and Insurer Examinations across Canada. Our comprehensive network of specialists and sub-specialists and our customer focused approach enables the delivery of superior expertise and unmatched service in both English and French.
613	Stantec Consulting Ltd.	Sean Brown	(905) 415-6342	sean.brown@stantec.com	Stantec is a global leader in sustainable engineering, architecture, and environmental consulting. With every community, we redefine what's possible.
201	Steamatic Canada	Melissa Dessureault	(438) 459-4031	info@steamatic.ca	Steamatic Canada is a national restoration network specializing in property damage restoration and reconstruction. Operating under standardized processes and performance metrics, our certified franchises deliver consistent, reliable service across Canada. We support insurers and policyholders on residential and commercial losses, including large-scale and complex claims.
209	Structured Restoration Inc.	Paul Robertson	(905) 730-9111	info@structuredrestoration.com	Property Disaster Restoration Specialists - Water - Fire - Wind - Mould
113	T. Smith Engineering Inc.	Janeen Stodulski	(416) 523-3216	janeens@tsmithengineering.com	T. Smith Engineering Inc. is a multidisciplinary forensic engineering firm serving insurers, adjusters, and legal counsel across Ontario. Our team of experienced forensic engineers and certified fire investigators provides timely, defensible opinions in structural, mechanical, environmental, building science, and origin & cause investigations. We deliver rapid site attendance, clear reporting, and litigation-ready expertise to support complex property and casualty claims from initial loss through resolution.
500	The BUILT Group	Ian Davis-Cox	(416) 457-4950	ian.cox@thebuiltgroup.com	The BUILT Group is structured around two purpose built divisions. Our Large & Complex Loss Division handles major commercial, industrial, and multi-site events requiring advanced coordination, specialized resources, and deep technical expertise. Alongside it, our Regular Function Loss Division provides responsive, high-quality restoration for standard fire, water, and wind losses. Together, these divisions deliver comprehensive emergency response, mitigation, and reconstruction tailored to the unique demands of each claim type.
409	The Discovery Group of Investigators Limited	Frank Pascoe	(647) 569-9193	frankpascoe@dgltd.com	We believe that a successful outcome depends upon a continued validation of discovered information throughout the investigative process. Together with our targeted approach and the ability to adapt, it is understandable that we maintain an unmatched success rate for our clients. Each investigation is unique and is treated as such. We are conservative, cost effective and here is what some of our clients have to say.
104	Tool Inventory and Appraisal System Inc. (TIAS)	Scott Tupling or (Janine Auchincloss 705-790-7649)	(905) 967-2119	scott@appraisalservices.ca	TIAS is a Canada-wide leading provider and trusted resource for comprehensive post-loss content appraisal. We work in conjunction with Insurance Companies to determine an Insured's content value after a loss whether it be Commercial or Residential.
310	Total Textile Solutions	Mike Berardi	(855) 303-2273	office@textilesolutions.ca	Fabric & Textile Restoration Services Across Canada Our national group of fabric restoration experts go above and beyond to help our clients recover from their losses. We specialize in restoring clothing and textiles damaged by FIRE, SMOKE, WATER

# EXHIBITOR DIRECTORY

Booth #	Organization Name	Contact	Business Phone	Exhibitor Email	Exhibitor Information
510	Trinity Contents Management	Ajitesh Pathak	(416) 436-6629	ajitesh@trinitycontents.com	One stop SOLUTION for all Insurance Content Claims. Our services include: <ul style="list-style-type: none"> <li>➤ Inventory Documentation &amp; Replacement Valuation of Non Salvageable Contents.</li> <li>➤ Packing &amp; Moving - Items are protected, packed and moved to our secure storage facilities as needed.</li> <li>➤ In-house Dry Cleaning and Deodorizing - Soft textiles contents are professionally cleaned and treated at our facility.</li> <li>➤ In-house Electronic, Appliance, &amp; Industrial Equipment Evaluation AND Restoration.</li> </ul>
203	UHN West Park Assessment Centre	Elisa Orsi	(416) 243-3600	Elisa.Orsi@uhn.ca	On April 1, 2024, West Park Healthcare Centre and University Health Network (UHN) established a voluntary integration between the two organizations. UHN West Park Assessment Centre now operates as a department of the University Health Network (UHN). West Park Assessment Centre provides a variety of comprehensive, multidisciplinary, cost-effective, and objective third-party assessment services to insurers, the medical-legal and disability management community and employers.
711	Verisk	Ian McKay	(647) 526-4202	imckay@verisk.com	Verisk Analytics, Inc. is an American multinational data analytics and risk assessment firm based in Jersey City, New Jersey, with customers in insurance, natural resources, financial services, government, and risk management sectors.
1111	VForensics Inc.	Ryan Cockle	(905) 929-9927	ryan@vforensics.ca	VForensics is a forensic engineering consulting firm specializing in investigating vehicle claims and structure fires. Through our investigations, we determine the cause of loss which allows our clients to properly process their claims.
404	Viewpoint Medical Assessment Services Inc.	Tiziana Marcellitti	(416) 893-7330	tiziana.marcellitti@vp-group.ca	Viewpoint is Canada's leading provider of high-quality, evidence-based independent medical assessments. With an extensive national network of over 320 locations and access to more than 1,700 experienced medical, psychological and allied health professionals, Viewpoint delivers timely, defensible evaluations tailored to the needs of insurers. Built by healthcare professionals and grounded in integrity and clinical excellence, Viewpoint offers customized solutions and expert guidance from referral to report, empowering confident decision-making with unbiased, reliable results.
200	Voltaire	Mitchel Forney	(520) 477-6952	conferences@voltaire.claims	Voltaire is a lightweight, high-impact AI claim letter tool made by claims professionals. It's AI that just works, producing accurate claims letters in as little as 30 seconds. Working with carriers, TPAs, and independent adjusting firms, Voltaire helps P&C insurers reduce costs, avoid litigation, and improve employee satisfaction. Whether it's integrated into existing software workflows or used standalone, Voltaire delivers next-gen claims without rip-and-replace.
1010	Wickens Dry Ice Blasting Inc.	Owen Kuhn	(905) 875-2317	okuhn@wickensdryiceblasting.com	Wickens Dry Ice Blasting is located just outside of Toronto, serving various industries in the GTA, Central Ontario, and Southern Ontario. We tackle the toughest cleaning and restoration jobs, providing fire restoration, mould remediation, asbestos abatement, lead paint abatement, and more.
705	Williams Meaden & Moore Inc.	Jessy Hawley	(548) 488-3427 (London) (416) 596-1000 (Toronto)	jessy.hawley@wmmi.ca	At Williams Meaden & Moore, our primary goal is to put you in expert hands. We assemble the right team by getting to know your specific business, needs, history, and vision to get the process moving for you as quickly as possible. It's this level of expertise, uncompromising commitment, curiosity, and care—together with our in-depth and intuitive understanding of the legal system—that sets Williams Meaden & Moore apart. From insurance claims to litigation, fraud investigation, and every issue in between.
702	WINMAR Property Restoration Specialists	Michele Morrison	(519) 451-0000	marketing@corp.winmar.ca	WINMAR® (Canada) International, Ltd. is a trusted network of 90 plus locations providing quality property restoration services 24 hours a day, 365 days of the year. WINMAR®'s services include Fire, Water, Wind, and Mould Remediation by professionally trained and certified teams. Other services include Asbestos Abatement, Biohazard Remediation, Cleaning, General Contracting, Commercial Loss, Disaster Cleanup, and Emergency Planning. With over 45 years of experience property owners rely on WINMAR®.
1203 & 1205	Wisedocs Inc.	Nicole Saunders	(647) 879-6195	nicole@wisedocs.com	Wisedocs is an AI-powered claims documentation platform purpose-built for insurance and medical record processing. Trained on over 100 million claim documents, the platform delivers structured, defensible outputs, from summaries to insights, all with expert human oversight. Wisedocs empowers enterprise carriers, government agencies, legal defense teams, and medical experts to improve operational efficiency, reduce administrative burden, and enhance decision accuracy.
701	Xpera Risk Mitigation & Investigation	Georgiana Chen	(416) 258-8954	georgiana.chen@xpera.ca	Xpera is Canada's premier national provider of Risk Mitigation & Investigation. We provide innovative solutions that reduce risk, minimize loss, and increase human safety, enabling our clients to function at their fullest potential. Through our suite of services, we enable our clients to enhance business performance and ensure operational continuity by providing the experts and the tools to manage all levels of risks.
902	Zarek Taylor Grossman Hanrahan	Stan Byrne	(416) 898-2331	sbyrne@ztgh.com	ZTGH is a Toronto-based insurance defence boutique, founded in 1997 serving all of Ontario with over 40 lawyers. The firm has been named in Canadian Lawyer Magazine as a Top Insurance Defence Boutique and in the Globe as one of Canada's Best Law Firms. The ZTGH lawyers have a broad insurance practice including product liability, property law, coverage, class action claims, loss transfer & priority disputes, WSIB, and mediation work.



# 2026 CLAIMS CONFERENCE AGENDA AND SEMINAR SCHEDULE

## WEDNESDAY, MARCH 25, 2026

12:00pm – 4:00pm.....Exhibitor arrival and booth set up

## THURSDAY, MARCH 26, 2026

10:00am – 4:00pm..... Trade show floor open



9:30 - 10:45 AM

**Uniting Front Lines - Insurance Leadership Panel****Moderator:** Lee-Ann Vansteenkiste**Panelists:** Mike Moyer  
Paul Gilbody  
Kevin Foster  
Jesica Ryzynski**Location**

Room 104 A

**Max. Capacity**

204

This panel brings together leaders from across the insurance ecosystem. This dynamic session will feature a broker, an underwriter, and a claims professional—three critical perspectives that shape every stage of the client experience. Together, our panelists will explore how stronger collaboration across these functions can improve service, reduce friction, and create more seamless outcomes for clients. They'll share real-world insights, discuss emerging industry challenges, and highlight how teamwork across departments can elevate the entire insurance journey.

**Lee-Ann Vansteenkiste - Director of Insurer Management Services, ClaimsPro**

As Director of Insurer Management Services at ClaimsPro, Lee-Ann is responsible for the development and implementation of national internal processes, measuring national account performance, and working to enhance relationships with key insurer clients. Her role is integral in supporting ClaimsPro's continued growth and delivering the best possible experience for clients across Canada.

Lee-Ann is a recognized leader in the Canadian insurance industry with nearly 30 years of experience. She first joined ClaimsPro in 2000 and progressed through a number of roles, including Branch Manager in Sarnia, ON and later District Manager for Southwestern Ontario. Over the past three years, Lee-Ann has excelled in senior leadership roles for mutual insurance companies, including Chief Operating Officer. She holds her Fellow Chartered Insurance Professional (FCIP) designation from the Insurance Institute of Canada and serves as a council member on the board of the Insurance Institute of Ontario, Southwestern Chapter.

**Mike Moyer - Head of Claims, Platform Insurance**

Mike is the Head of Claims for Platform Insurance, and specialty insurance broker for Construction, Real Estate and Energy sectors. He has worked in the insurance industry for over 30yrs and sits on a number of industry committees and panels. Based out of Toronto, Mike lives in the Durham region and is a lifelong disgruntled Leafs fan.

**Paul Gilbody - President, North America, ClaimsPro**

Paul Gilbody serves as President of ClaimsPro, North America and is responsible for leading the company's operations, strategic direction, and supporting clients with valuable solutions.

Paul joined ClaimsPro in April 2023, bringing with him a demonstrated history of leadership, operational transformation, and business relationship management. He is an experienced leader with a proven track record in developing high performing teams, leveraging technology and internal subject matter experts to deliver industry-leading services. His prior work has included senior and executive roles with large corporations within the financial services industry in Canada and the UK, overseeing business development and strategy, program, and service delivery in personal, commercial, and specialty claims divisions.

As President, Paul oversees all operational activities for ClaimsPro throughout the continent, including leading and supporting national and regional executives. He also regularly attends industry events and participates in industry associations to expand his knowledge in ways that can deliver unique solutions to our clients and the industry.

**Kevin Foster - Underwriting Technical Specialist, Wawanesa**

Kevin Foster currently serves as the Chair for the Southwestern Chapter of the Insurance Institute of Ontario and is an Underwriting Technical Specialist at Wawanesa Insurance. With over 20 years of experience in commercial underwriting and leadership, Kevin specializes in technical underwriting for complex risks and developing best practices and organizational strategies. He is passionate about mentoring underwriting teams and advancing industry knowledge.

**Jesica Ryzynski - Insurance Broker/Claims Specialist, Mitch Insurance**

Jesica has been a licensed insurance broker for nearly 30 years and currently serves as Mitch Insurance's in-house claims specialist, working closely with clients to provide advocacy, guidance, and support. She's passionate about strengthening partnerships between brokers and adjusters, knowing that collaboration leads to better outcomes for everyone – and especially clients. Since 2023, Jesica has contributed insights to more than 20 media articles on insurance claims, and in 2024 she was recognized in Canadian Underwriter's annual "Voices of P&C Women" feature.

PANEL  
**2**

11:00 AM - 12:15 PM

**Navigating Niche Claims: Career Paths in Specialized Insurance Sectors.**

**Moderator:** Christine Andrews

**Panelists:** Laurie Andrews  
Melissa Long  
Donal Mulrone  
Leanne Ryckman

**Location**

Room 104 A

**Max. Capacity**

204

This panel brings together experts from Marine, Pet Insurance/Animal Liability/Veterinary Malpractice, and E&O/D&O to discuss what it's really like to build a career in highly specialized areas of claims. Panelists will share their paths into these sectors, unique challenges, required skill sets, and what keeps their work engaging and rewarding.



**Christine Andrews (FCIP, CRM) - President/Subrogation Specialist, Sage Claims Solutions Inc.**

Christine Andrews (FCIP, CRM) has been involved with the OIAA since 2018. She is currently President of the Hamilton Chapter and Treasurer of the provincial OIAA.

Graduating from Wilfrid Laurier University, Christine began her career as a property adjuster in 1998. She has held several specialized claims and risk management positions since then. In 2016, Christine launched Sage Claims Solutions Inc., which specializes in subrogation claims. The company has recovered a significant amount of money, helping insurers improve their subrogation results.



**Laurie Andrews - Director of Marine Services, ClaimsPro**

Laurie began her career as a Quality Control Engineer for a custom boat manufacturer, based on her early studies as a Marine Engineering Technologist. In 2005, she entered the insurance industry as a Marine Surveyor before becoming a licensed Adjuster for national IA firms. Laurie has gained extensive experience handling all aspects of marine claims, including vessel inspection, damage surveys, pollution exposure, crew illness, and marina property claims. She holds the Chartered Insurance Professional (CIP) and Certified Engineering Technologist (CET) designations and completed a Bachelor of Maritime Studies at Memorial University of Newfoundland.

Laurie, Director of Marine Services, currently oversees ClaimsPro's Marine Services business unit with a focus on growth, operational excellence, mentorship, and process improvements to ensure continuous deliverance of high-quality service to our clients. Her leadership supports the continued growth of the Marine Services division as ClaimsPro seeks to become the most trusted adjusting company in the markets it serves.



**Melissa Long, CIP, CFE**

**Veterinary Malpractice, Standards of Care & Pet Health Insurance Specialist**

Melissa Long is a Chartered Insurance Professional, Certified Fraud Examiner, and former Surgical Veterinary Technician and Clinical Manager specializing in veterinary malpractice, negligence assessment, standards-of-care analysis, and pet health insurance. With a clinical background that many human-medicine professionals cannot translate into the veterinary context, she brings clarity to complex medical records, treatment decisions, and jurisdictional variations in veterinary practice.

Contracted by multiple municipalities as an Expert Witness, Melissa reviews cases involving shelter and impounded animals—assessing alleged negligence, disputed veterinary care, dog bites, and property damage. Her work focuses on determining medical necessity, identifying deviations from accepted standards, and providing evidence-based findings for mediation and litigation.

Previously, she led Claims Fraud Risk for Trupanion's Special Investigations Unit, overseeing high-complexity investigations involving veterinary billing practices, treatment justification, and forensic medical review. Her background spans pet health insurance leadership and more than a decade of hands-on surgical, emergency, and clinical operations experience.

A Board Member of the Hamilton OIAA, she is recognized for her expertise in veterinary medical analysis and expert testimony. On this panel, Melissa will discuss career paths within veterinary and animal liability work—an intricate niche where medicine, law, and investigative precision converge.



**Donal Mulrone - Solicitor/Specialist in D&O, E&O and Cyber, Crawford**

Donal Mulrone is a Solicitor with Crawford & Company. Donal recently joined Crawford after spending 6 years with a Commercial Lines Insurer. Donal has handled large and complex files across multiple lines of business. Donal specializes in D&O, E&O and Cyber, but also has experience handling Crime/Fidelity, Construction, Environmental, Product Liability and Class Proceedings. Donal has a JD and is licensed to practice law in all Provinces, except Quebec.



**Leanne Ryckman - SIU Investigator & Adjuster, Peel Mutual Insurance**

Leanne Ryckman has spent the last 8 years working in auto claims, her analytical skill, investigative abilities and attention to detail lead her to a role in special investigations which includes recognizing claims with potential fraud perpetrated by policyholders, third parties and vendors. She has spent the last 2 years working at Peel Mutual, a large Mutual insurer, as a Special Investigation adjuster. She investigates claims for both personal and commercial claims in auto as well as providing support in investigations for underwriting and property claims.

PANEL  
3

12:30 - 1:45 PM

**Strength in Alignment: Leveraging Expertise for Large and Complex Claims.**

**Moderator:** Nadine Dionne  
**Panelists:** Tyler Peeters  
Matthew Magnus  
Cameron Snoddon

**Location**

Room 104 A

**Max. Capacity**

204

Large and complex property claims require the right expertise, strong coordination, and clear role alignment to avoid delays and disputes. This panel will examine how insurers, adjusters, consultants, engineers, and contractors can work together effectively on major losses. Discussion will include choosing the right specialists early, matching technical competencies to scope complexity, using independent experts for unbiased documentation, and establishing communication frameworks that prevent duplication and scope creep. Panelists will also share risk management considerations and real-world lessons learned. Attendees will gain practical insight into how building the right multidisciplinary team from the start leads to more accurate assessments, stronger cost control, quicker resolutions, and more resilient rebuilds.



**Nadine Dionne - Manager, National Adjuster Development, ClaimsPro**

Nadine Dionne is the National Manager of Adjuster Training and Development at ClaimsPro, bringing over 17 years of diverse insurance experience to her role. She leads the company's National Adjuster Development Program, designing and delivering comprehensive training for early-career adjusters across Canada.

Before joining ClaimsPro, Nadine spent several years in progressive leadership and adjusting roles with a national insurer, an international brokerage, as well as a large IA firm, where she oversaw the professional development of junior adjusters nationwide. Her technical background spans auto and property damage, bodily injury, liability investigations, large losses, and litigation management.

Nadine holds a Chartered Insurance Professional (CIP) designation, is actively pursuing her FCIP, and has completed specialized training in virtual instruction. She also contributes to the industry through volunteer roles with the OIAA and Insurance Career Connections, supporting education, outreach, and professional standards within the adjusting community.



**Tyler Peeters - Commercial Claims Consultant, Property Large Loss, Intact Insurance**

Tyler Peeters is a seasoned claims and large-loss specialist with more than 15 years of experience across property, casualty, and complex commercial claims within Canada's insurance sector. Widely recognized for his strong technical expertise, analytical approach, and collaborative leadership style, Tyler consistently delivers fair, efficient, and high-quality results for clients, brokers, and industry partners.

In his role as Commercial Claims Consultant, Property Large Loss at Intact, Tyler manages major property files, provides technical oversight on complex losses, and supports strategic claims handling across national portfolios. His work emphasizes detailed investigation, effective stakeholder coordination, and timely, well-reasoned claims resolutions.



**Matthew Magnus - Senior Vice President, Icon Global Inc.**

Matthew Magnus is a senior operations and client-solutions leader with more than 17 years of cross-sector experience in engineering consulting, insurance services, environmental risk management, and large-scale project delivery. A PMP-certified professional with multiple environmental designations in mould, lead, and asbestos, Matthew is known for managing complex, high-value projects with a strong focus on quality, cost performance, and risk mitigation.

As Senior Vice President at Icon Global Inc., Matthew leads national strategy, operational performance, client engagement, and the development of scalable service offerings across building consulting, environmental services, and forensic engineering. His work centers on strengthening national partnerships, enhancing delivery capabilities, and driving sustainable growth across all business lines.



**Cameron Snoddon - CEO, CANBILT**

Cameron Snoddon is the CEO of CANBILT, a leading insurance construction and restoration company. With 23 years in the industry, he has been involved in numerous high-profile and high-value claims across Canada. Cameron is certified as a Certified Restorer, Water Loss Specialist, and Fire Loss Specialist through the RIA, and holds Master Fire and Smoke Restorer and Master Water Restorer designations through the IICRC. He is also a Registered Third-Party Evaluator, bringing deep technical expertise and a highly specialized restoration background to major loss environments.

PANEL  
**4**

2:00 - 3:15 PM

**July 1st, 2026 Auto Nitty-Gritty - Handling Challenges for Accident Benefits & Bodily Injury Professionals.**

A Panel Discussion moderated by **Jennifer Brown**, featuring **Callie Matthews**, Ontario Mutual Insurance Association and **Laurie Walker** from Walker Consulting & Auditing, **Kassandra Barlow**, The Commonwell Mutual Insurance Group

**Location**  
Room 104 A

**Max. Capacity**  
204

**Not just another Auto Reform Discussion...This panel intends to drill down into the day-to-day challenges that will be facing Accident Benefit & Bodily Injury handlers after July 1st. Increased Special Damage claims, investigation & validation and the crucial liability considerations will be paramount. Fraud controls and ongoing investigations to manage both sides of these claims will be discussed.**



**Jennifer Brown**

Jennifer Brown, FCIP, is the current President of the OIAA. She entered the insurance industry in 2010 and has primarily focused on Accident Benefits claims handling. Jennifer is currently an Accident Benefits Claims Manager at Echelon Insurance, prior to working at Echelon Jennifer was a Quality Assurance Claims Manager for Accident Benefits, Bodily Injury and Casualty at Definity Insurance. She is a Past President of the K-W OIAA and past Editor-in-Chief of WP Magazine.



**Callie Matthews**

Callie Matthews, BNSC, CIP, has almost 30 years of experience in the P&C insurance industry. She has held various roles in different lines of claims, including director and training roles. She has also been a professor at Conestoga College in the School of Business Insurance program. Currently, she is a Training and Research Officer at the Ontario Mutual Insurance Association. She has also been actively involved in working groups with FSRA regarding the upcoming Auto Reform.



**Laurie Walker**

Laurie Walker, FCIP, CRM is a 40 year veteran in the Insurance Claims industry primarily focused on Automobile, Accident Benefits and Bodily Injury handling. She is now the President of Walker Consulting & Auditing providing leadership, mentoring, teaching and claim audits across all lines. Expansion into Underwriting Audits of all lines allows a perspective of Operations oversight. She is a Past President and Honourary Life Member of the OIAA and past Editor-in-Chief of WP Magazine.



**Kassandra Barlow**

Kassandra Barlow, CIP, is the Bodily Injury Claims Leader at The Commonwell Mutual Insurance Group, where she oversees strategy and operations for the bodily injury claims team. She has worked in the insurance industry for nine years, with most of that time dedicated to bodily injury claims. In her current role, Kassandra focuses on technical skills development and operational excellence. She is passionate about continuous learning and growth for both herself and her team.



**Julianne Brimfield**

Born and raised in Australia, Julianne moved to Canada after law school and briefly lived in New Brunswick before settling in Ontario. She has been at SBA Lawyers since its inception in 2018 and is currently a partner. Julianne has a varied insurance defence practice. She is no stranger to the Licence Appeal Tribunal, with many successful accident benefits decisions. She handles tort defence matters as well as priority and loss transfer arbitrations, including being involved in several appeals to the Superior Court and Court of Appeal. Julianne is also part of SBA's SIU team and assists on investigations of potential fraudulent claims, including staged accidents and fraudulent theft and fire claims.

## SEMINAR

A

9:30 - 10:30 AM

**Driving Recovery Forward: How Occupational Therapy Improves Function, Outcomes, and Claims Efficiency after MVAs**

Presented by: Colin Chan - CBI Health

Location

Room 104 D

Max. Capacity

190

This practical and informative workshop is designed specifically for auto insurance adjusters who work closely with clients recovering from motor vehicle accidents (MVAs). Occupational Therapists (OTs) play a critical role in helping individuals regain independence, restore function, and safely resume their daily roles—including returning to work. Understanding what OTs do, and how they do it, can help adjusters make timely, informed decisions that improve client outcomes, reduce claim duration and costs, and enhance overall satisfaction.

Throughout this workshop, we will break down the full scope of occupational therapy services relevant to MVA injuries—from straightforward soft-tissue injuries to the most complex trauma cases. Participants will learn how OTs assess functional limitations, identify barriers to recovery, and deliver targeted interventions that support efficient, durable rehabilitation results.

**Colin Chan - Occupational Therapist, CBI Health**

Colin Chan is an Occupational Therapist with CBI Health. He graduated from the University of Toronto in 2004 and from Queen's University with a Master's in Occupational Therapy in 2006. As an Occupational Therapist (OT) he works with clients experiencing physical, cognitive, and/or emotional difficulties, and regardless of the diagnosis, his focus is on restoring function and helping clients return to activities and lives that are meaningful. Over a 19-year career, his work has been in clinic, working within interdisciplinary teams, but also in community, working closely with clients in their homes, their communities, and their workplaces. Colin currently acts as the Clinical Director of the Community Rehabilitation Program at CBI Health, where he leads a team of 100+ OTs across the province in delivering the highest quality care to individuals involved in MVA's impacting their ability to engage in their everyday activities and roles. Specifically, following a complex motor vehicle accident, his team of OTs, dedicated to working in community, help clients to increase safety and independence in the home, and to help clients return to all their pre-MVA activities. Colin believes that with the right OT working collaboratively with insurers, clients can overcome all challenges, whether it be physical, neurological, or psychological, and return to all aspects of life.



## SEMINAR

B

9:30 - 10:30 AM

**Human-First Claims: Why Empathy is a Claims Strategy, Not Just a Value**

Presented by: Javier Ibanez - Accomsure

Location

Room 104 B

Max. Capacity

165

Claims professionals today face a growing challenge: policyholders expect rapid solutions, insurers are under constant pressure to control costs, and housing markets are increasingly tight. This seminar explores how the industry can balance speed, empathy, and financial responsibility in Additional Living Expense (ALE) placements. Attendees will gain insights into emerging best practices, the role of technology, and real-world approaches that help reduce claim friction while keeping policyholders supported.

**Javier Ibanez - Director of Sales, Accomsure**

Javier Ibanez has held senior leadership roles with some of Canada's most respected insurers, including Intact, Definity, Aviva and Wawanesa. Across every chapter of his career, he has shaped strategy, elevated performance and strengthened broker and claims partnerships nationwide.

He holds a Master of Laws (LL.M.) in Business Law from Osgoode Hall Law School and a Master's degree in Adult Education from St. Francis Xavier University, and he has completed executive studies at the Schulich School of Business. Javier is known for combining sharp strategic thinking with deep industry expertise and a people-first approach that inspires teams and drives meaningful change.

Today he brings his energy and passion to lead Accomsure's Regional Management team as the Director of Sales, where he is setting the pace for exceptional support for insureds and partners across the country.



## SEMINAR

C

9:30 - 10:30 AM

**Adjusting Intelligence: Making AI Work for Claims and Risk Assessment**

Presented by: Daniel Strigberger

Location

Room 104 C

Max. Capacity

190

AI is moving fast. The smart players won't fear it or follow it. They'll use it. Learn how AI can sharpen claims handling and risk assessment with real demos and practical takeaways you can put to work the same day..

**Daniel Strigberger - Founder and Principal Lawyer, Strigberger**

Daniel Strigberger is an insurance coverage and arbitration/litigation lawyer who spends his time navigating complex coverage claims, interpreting policies, and occasionally explaining to AI why it's wrong. He works with insurers on coverage issues, claims strategy, and risk assessment. He has become a go-to voice on how AI is reshaping the industry. Daniel speaks regularly on the evolving role of AI in insurance and why humans still have the edge – even when AI insists we don't.



SEMINAR

D

10:45 - 11:45 AM

**An À La Carte Adventure: SABS Updates of 2025 and for 2026**

Presented by: Andrea Lim - Dutton Brock

**Location**

Room 104 D

**Max. Capacity**

190

**An update and review of the significant decisions from 2025, LAT Procedure, and what changes to anticipate as of July 1, 2026 regarding the SABS amendments under O. Reg. 383/24.**



**Andrea R. Lim, Partner of Dutton Brock LLP**

Andrea R. Lim, a Partner of Dutton Brock LLP, has practised in the area of insurance defence with an emphasis on first party accident benefits since 2009. Ms. Lim graduated from University of Windsor Law in 2008, and articulated with Dutton Brock LLP. She also received a Master of Arts degree from Queen's University, and her Honours Bachelor of Arts from the University of Toronto, Trinity College. Ms. Lim is currently serving as the Immediate Past-President of the Medico-Legal Society of Toronto (MLST) and is a Past-President of the Canadian Defence Lawyers – Legal Association Canada, 2022-2023. She was the recipient of the 2016 Richard B. Lindsay Q.C. Exceptional Young Lawyer Award, and the inaugural Medico-Legal Society of Toronto Dr. Grant Farrow Award in 2021. Ms. Lim has authored various published articles regarding first party accident benefits in Ontario, including "My Beautiful Dark Twisted Fantasy: Combining Physical and Psychological Impairment", *Toronto Law Journal*, June 2012, and "The Fine Line Between Custodial and 'On Call' Care", *Claims Canada*, October 2012. She is the Co-Author of the *Annotated Statutory Accident Benefits Schedule*, an annual text, which is now entering its 10th edition, as published by LexisNexis. Ms. Lim has also been recognized on the Best Lawyer Directory since 2023, and 5-Star Insurance Lawyers in 2021.

SEMINAR

E

10:45 - 11:45 AM

**Building Envelope Failures, Investigating & Diagnosing Water-Related Damage Claims**

Presented by: Randy Henderson and Shawn Jay

**Location**

Room 104 B

**Max. Capacity**

165

**This seminar deals with how breaches in the building envelope of residential, commercial and industrial structures can lead to water-related damage claims. Understanding what comprises the building envelope, the typical methods and materials used in its construction and how common envelope breaches occur, are diagnosed & rectified, will help adjusters resolve these types of claims more effectively.**



**Shawn Jay, President of Arcon Forensic Engineers**

Shawn is an established specialist in civil & structural forensic engineering with over 30 years of experience and has been qualified as an expert to provide testimony in Ontario Superior Court. His specialization is the forensic assessment of residential, commercial and industrial building deficiencies and damages. Shawn's practice extends to the investigation of pedestrian slip and fall accidents and he is well-versed in the assessment of walkways and stairs for compliance with the Ontario Building Code. Shawn is the President of Arcon Forensic Engineers.



**Randy Henderson, Marketing Manager at Arcon Forensic Engineers**

Randy brings over 35 years of progressive business-to-business marketing and business development experience to his role of Marketing Manager at Arcon Forensic Engineers. His client-focussed approach is ideally suited to the delivery of professional engineering services to insurance, legal and property management clients.

SEMINAR

F

10:45 - 11:45 AM

**Casualty Update: A year in Review**

Presented by: Adam Bucci and Ian Gold

**Location**

Room 104 C

**Max. Capacity**

190

**Another year has come and gone, and there have been important developments in the case law on a wide variety of issues relevant to the insurance industry. Ian and Adam will discuss their picks for the top 10 insurance cases of the last 12 months(ish) and anticipated trends to keep a lookout for in the future.**



**Ian Gold, founding partner of Thomas Gold Pettingill LLP.**

Ian Gold resolves problems for his clients. He is a skillful civil and commercial litigator having extensive trial experience with judges and juries. His practice spans all fields, but emphasizes complex insurance litigation. Ian is also counsel to a number of insurance companies, including some of Canada's largest insurers. He has litigated insurance coverage and bad faith claims, and has defended a wide variety of claims, including motor vehicle accidents, fire losses, construction negligence, product liability, occupiers' liability, municipal liability, slip and fall liability, libel and slander claims, and social host liability. Ian also regularly defends professional liability claims involving architects, engineers and other design professionals.



**Adam Bucci, partner at Thomas Gold Pettingill LLP.**

Adam joined Thomas Gold Pettingill after first gaining a wealth of experience in civil litigation at the Crown Law Office of the Ministry of the Attorney General. Adam's practice at the firm includes defending complex insurance matters involving occupiers' liability, tavern liability, municipal liability, sports liability, product liability, professional negligence, and motor vehicle insurance claims. Adam has experience running complex trials before a judge in Superior Court, and has represented clients before the Superior Court and the Divisional Court of Canada.

## SEMINAR

G

12:00 - 1:00 PM

**Lessons in Leadership From Ted Lasso**

Presented by: Laura Emmett and Elizabeth Sorenson Brodden

Location

Room 104 D

Max. Capacity

190

Explore the future of leadership from a unique and entertaining perspective, focusing on how we can apply the leadership approach of the entertaining sports comedy, *Ted Lasso*, to our workplaces. We will delve into how Ted's "be a good person, respect others, and judge no one" philosophy can help your organization not just survive, but thrive, in changing and challenging times. This presentation will include entertaining examples from *Lasso*, the fictional English soccer coach, and share the top ten ways organizations can apply *Lasso's* unique style to build success and satisfaction.

**Elizabeth Sorenson Brodden is a Partner at Foley & Mansfield**

Elizabeth Sorenson Brodden is a Partner in the Minneapolis office of Foley & Mansfield and serves on the firm's Executive Committee. Liz leads local and national teams in defending product liability and toxic tort claims throughout the Midwest and across the country. Outside of litigation, Liz also consults with clients on legislative and case management order initiatives aimed at the efficient management of mass tort litigation. Liz serves as Vice-Chair of DRI's Toxic Tort & Environmental Law Committee, Past-President of Minnesota Defense Lawyers Association, and is also an active member of the International Association of Defense Counsel.

**Laura Emmett is a Partner at SBA Lawyers LLP**

Laura Emmett is a Partner at SBA Lawyers LLP based in the London office. She has a diverse practice where she focuses on bodily injury claims and accident benefits. She is the co-author of an annual publication, "The Annotated Statutory Accident Benefits Schedule." Laura is a Past President of the Canadian Defence Lawyers and was the youngest person to hold the position. Presently, she is a Bencher for the Law Society of Ontario, which governs all lawyers and paralegals in the Province.



## SEMINAR

H

12:00 - 1:00 PM

**ROI of Digital Documentation: Cycle Time, Loss Expense, and Customer Satisfaction**

Presented by: Nelson Higgins

Location

Room 104 B

Max. Capacity

165

This session explores how modern digital documentation can streamline claims handling from start to finish. We'll look at how faster, more consistent capture of site information reduces cycle times, lowers administrative effort and rework, and helps stabilize estimates. We'll also discuss the impact on customer satisfaction, including clearer communication, quicker service, and smoother collaboration with contractors. Attendees will gain practical insight into how a standardized, technology-supported workflow can improve efficiency, reduce costs, and deliver a better overall experience for policyholders.

**Nelson Higgins, XCT - Vice President, DocuSketch**

Nelson is the Vice President, North America at DocuSketch. Prior to DocuSketch, Nelson was the founder and COO of XTR Consulting Inc. His home base is in Halifax, NS, Canada, but he covers projects throughout North America. He currently holds an XCT (Xactimate Certified Trainer) certificate and has held this designation for over 10 years. With more than 35 years experience in the insurance industry from both the contractor and adjuster perspectives. He is experienced in all aspects of scoping and estimating property damages of residential and commercial buildings and has been involved in completing estimates and projects of all sizes through completion. He has gained a vast amount of knowledge on leveraging new technologies to help clients with in depth documentation and the cycle of a claim.

DocuSketch™ helps users with a complete accurate estimate including 360 walkthroughs, accurate sketch and detailed Xactimate or Symbility estimates of the damages in days not weeks.



## SEMINAR

I

12:00 - 1:00 PM

**Maximizing the Value of Professional Services Engagements When Adjusting Claims**

Presented by: Randy Henderson and Shawn Jay

Location

Room 104 C

Max. Capacity

190

This seminar provides insights to help claims professionals maximize the value of their investment when retaining third-party service providers such as engineers, lawyers and private investigators. Participants will gain an understanding of how professional services providers add value to the claims process and how properly defining & managing three key elements of the engagement will positively impact the effectiveness of the relationship.

**Shawn Jay, President of Arcon Forensic Engineers**

Shawn is an established specialist in civil & structural forensic engineering with over 30 years of experience and has been qualified as an expert to provide testimony in Ontario Superior Court. His specialization is the forensic assessment of residential, commercial and industrial building deficiencies and damages. Shawn's practice extends to the investigation of pedestrian slip and fall accidents and he is well-versed in the assessment of walkways and stairs for compliance with the Ontario Building Code. Shawn is the President of Arcon Forensic Engineers.

**Randy Henderson, Marketing Manager at Arcon Forensic Engineers**

Randy brings over 35 years of progressive business-to-business marketing and business development experience to his role of Marketing Manager at Arcon Forensic Engineers. His client-focused approach is ideally suited to the delivery of professional engineering services to insurance, legal and property management clients.



SEMINAR

J

1:15 - 2:15 PM

**Leading the Human Firewall: Outsmarting the Biggest Cyber Threats.**

Presented by: Mary Giardina

**Location**

Room 104 D

**Max. Capacity**

190

**Cybersecurity is not just an IT problem. It is a business risk.**

**For insurers, people are the first and last line of defense.**

**Join this interactive simulation that tests your knowledge on compromised identities, phishing attempts, and ransomware threats. We will discuss real-world attacks and share practical strategies to empower your team, ensuring every employee becomes a cyber champion!**

**Audience Takeaways**

- A practical “Human Firewall Checklist” for employees.
- Awareness of common cyber threats and red flags.
- Steps to implement culture-driven cybersecurity.
- How to combine technology and training for optimum protection.



**Mary Giardina, M.Ad.Ed - Operations Director, The Support Source**

Mary Giardina is an IT Executive with over 20+ years experience leading high-performing teams and delivering digital transformation initiatives across the private and public sectors. Working with both Fortune 100s and SMBs, Mary oversees strategic technology planning, cybersecurity posture, and operational excellence, ensuring organizations remain resilient, innovative, and future-ready. Specializing in ISO certification, Mary exceeds industry expectations, and is transforming cybersecurity, implementing enterprise-level solutions and frameworks for small businesses.

An advocate for bridging the gap between business goals and technical execution, Mary has led major modernization projects, improved organizational security maturity, and built cultures that prioritize continuous learning and collaboration. Guided by her motto, “Your technology must support your business vision, not the other way around”, Mary brings strategic insight and practical expertise to every project. Fulfilling a personal goal to be a part of a global society, Mary was appointed as an ambassador representing Canadian business leaders in New Zealand. She is a strong advocate for women in technology and frequently speaks on leadership, cybersecurity, and the evolving impact of AI on business.

SEMINAR

K

1:15 - 2:15 PM

**Rebuild or Payout? Navigating Insurer Elections Under Statutory Condition 13**

Presented by: Tino Kasi

**Location**

Room 104 B

**Max. Capacity**

165

**This presentation provides a practical overview of Statutory Condition 13 and the insurer’s election to repair, replace, or rebuild instead of issuing a monetary payout, focusing on when an election should be made, how it must be communicated, and the obligations that follow. It highlights common risks such as incomplete investigations, premature elections, delays, and scope-of-work disputes, along with strategies to minimize exposure to bad faith or extra-contractual claims. The session also addresses the role of public adjusters in shaping loss scope, negotiating rebuild details, influencing policyholder expectations, and how their involvement can create tension when the insurer elects full replacement rather than paying indemnity. Finally, it comments on compensation issues that arise when public adjusters work under percentage-based fee agreements but the insured receives no cash payment.**



**Tino Kasi, founder and principal lawyer of Kasi Law**

Tino Kasi is the founder and principal lawyer of Kasi Law, a boutique litigation firm in London, Ontario, dedicated to personal injury and insurance defence. She represents insurers, self-insured organizations, businesses, and individuals, and has built a reputation for practical, strategic, and results-driven advocacy.

Born and raised in Zimbabwe, Tino began her academic journey studying law and business in England before immigrating to Canada in 2004. She completed her law degree at Western University in 2007 and was called to the Ontario Bar in 2008. Now in her eighteenth year of practice, she brings nearly two decades of experience working closely with insurers and claims professionals across Ontario.

Tino opened Kasi Law on March 9, 2020, with one assistant and a vision for a modern, responsive, relationship-driven firm. Despite launching days before the onset of the COVID pandemic, the firm has grown significantly and recently celebrated its five-year anniversary. Today, Kasi Law is well integrated into the insurance industry in Southwestern Ontario and beyond, acting for multiple insurers and self-insured entities.

Her practice spans a wide range of first-party and third-party matters, including coverage disputes, subrogation, property damage, casualty and municipal liability, motor vehicle and marine claims, and advisory work for insurers. She also brings valuable experience from working with both mutual and stock insurers, giving her a balanced and adaptable perspective on claims litigation.

Tino has extensive trial experience in judge-alone and jury matters. Whether advancing a case to trial or pursuing a timely and cost-effective resolution, she is known for tailoring her approach to the unique objectives of each client.



1:15 - 2:30 PM

**Combatting Fraud: How to Advance Your Detection for Claims Management and SIU****Moderator:** Michael Thompson, Chief Commercial Officer - ISB**Panelists:** Michael Ganhao, National Manager of Automotive Insurance Solutions - Carfax  
Lindsay Hubbard, Manager of Financial Crime Management Practice - Deloitte  
Michael Cardillo, Senior Manager of National Investigations - Aviva Canada**Location**

Room 104 C

**Max. Capacity**

190

Insurance fraud continues to evolve, placing new pressure on Claims and SIU teams to detect risk earlier and more accurately. This panel will discuss modern strategies for improving fraud detection through better data, streamlined workflows, and proactive investigative tools.

Several solutions to combat fraud will be highlighted, including CARFAX's new VIN Scan which provides instant, verified vehicle history insights to help adjusters and SIUs identify red flags such as prior damage, salvage status, and ownership anomalies..

**Michael Thompson - Chief Commercial Officer, ISB**

Michael Thompson is a visionary, performance-focused leader with more than 25 years of experience building profitable businesses. Well known in the Canadian technology and corporate marketplace, he brings a strong customer-centric approach, exceptional team-building capabilities, and a deep network of senior C-level relationships.

Prior to joining ISB Global Services, Michael led major Canadian companies specializing in screening technology, supply chain management, and innovative 1:1 marketing technology solutions. Earlier in his career, he served as Vice President of a top-tier travel and leisure company, where he drove record growth and helped create the largest wholly owned consumer travel business in North America, generating \$1B in network sales. In addition to his leadership role at ISB, Michael serves on several boards and industry committees.

**Michael Ganhao, National Manager of Automotive Insurance Solutions, CARFAX**

Michael Ganhao joined CARFAX Canada in January 2023 as the National Manager for Automotive Insurance Solutions. In this role, he leads the insurance vertical by leveraging CARFAX Canada's best-in-class vehicle history data to help insurers better price and underwrite risk, while also advancing auto fraud solutions.

Michael brings over 20 years of experience in the insurance industry, with progressive roles spanning sales, underwriting, product management, and innovation. Prior to joining CARFAX Canada, he spent two years with the Ontario insurance regulator (FSRA) as a product specialist, where he supported the Ministry of Finance on auto insurance reform and served as a subject matter expert on emerging insurance products such as telematics and subscription models.

He has held several people-leadership roles and has worked with multiple top-ten P&C insurers in Canada.

**Lindsay Hubbard, Manager of Financial Crime Management Practice (Deloitte)**

Lindsay Hubbard is a Manager in Deloitte's Financial Crime practice. She has over 15 years of experience and is a recognized insurance leader. Lindsay brings extensive experience in small business and personal lines insurance fraud, risk management, and operational improvement.

She has spearheaded fraud awareness and prevention initiatives, designed strategies that improve accuracy and streamline investigations, and consistently turns complex fraud patterns into actionable insights that drive measurable results. She serves as a board member for the Canadian Association of Special Investigation Units (CASIU) where she helps shape industry standards and best practices.

**Michael Cardillo, Senior Manager of National Investigations (Aviva Canada)**

Mike is a seasoned leader in fraud management and investigative services with over 15 years of experience at Aviva Canada. As Senior Manager, National Investigations, he oversees complex fraud investigations and drives strategies to protect customers and the organization from financial crime, working closely with law enforcement.

He has been instrumental in shaping Aviva's investigation strategy to combat re-VIN activity and organized theft, positioning the company as a market leader in detection and prevention. Mike and his team were recognized with a global Aviva award for their pioneering efforts in this area.

2:30 - 3:30 PM

**No Stone Unturned: Cyber Investigation Techniques**

Presented by: Sarah Blunder and Brian Sartorelli

Location

Room 104 D

Max. Capacity

190

A session that delves into the dynamic world of cyber investigations tailored specifically for insurance professionals. In this interactive presentation, we'll uncover the secrets of geospatial OSINT (Open Source Intelligence) and show you how extracted valuable insights from social media accounts to enhance your investigative efforts.

An opportunity to learn from industry experts who will guide you through practical applications and real-world scenarios.

**Brian Sartorelli - President & CEO, IRMI**

Brian Sartorelli has over 40 years of experience in providing consultative and advisory services to Fortune 500 companies nationally and internationally. Brian was given the designation of Master Investigator by the Council of Professional Investigators in 2022. He is the founder of Investigative Risk Management Inc., one of Ontario's leading and highly respected investigative firms. His expertise includes insurance claims, corporate intelligence, corporate risk management, human resource strategies, WSIB claims, criminal and civil litigation, environmental investigations, undercover operations, counter-measures and investigative services designed to protect the corporate environment. Brian developed his expertise through his career in law enforcement with the Department of National Defense, where he specialized in drug enforcement, undercover operations, and criminal investigations. His career involved major crime and joint force operations with municipal, provincial, federal, and international law enforcement agencies.

Brian's investigative and risk management experience is vast. In fact, he is recognized as a Subject Matter Expert by the Ontario Ministry of Community Safety & Correctional Service and has been called upon for advice. He has managed major investigations involving billions of dollars in both the legal and insurance industries. Brian's analytical expertise ensures the best investigative outcome and utilizes major case management principles during complex investigations.

Brian's involvement and standing in the investigative and risk management community is prestigious. Brian is a past Director and President of the Council of Private Investigators of Ontario (CPIO), Former Director of Membership of the Canadian Association of Special Investigation Units (CASIU), Chair of the Vendors Committee CASIU, former Chair of the Bachelor of Human Services – Police Studies Degree program at Georgian College, former Chair of the Insurance Institute of Ontario, Georgian Bay Chapter, former Director of the Ontario Insurance Adjusters Association (OIAA) – Georgian Bay Chapter, former Director of the London Claims Association and is also a supporting member of the Canadian Defence Lawyers Association. Brian is a recognized and prolific public speaking professional and has been the keynote presenter at many national and international industry events. He designs and delivers seminars to a wide range of industry sectors providing tactical and strategic advice to businesses within his area of investigative expertise. Brian is a well-published author of many white papers, articles and publications related to corporate risk management and investigative services.

**Sarah Bunder - OSINT Supervisor & Analyst, IRMI**

Sarah Bunder is an experienced OSINT Analyst with over a decade in the investigative field, focusing on insurance claims, workplace investigation, and risk management. She leads a team of investigators at Investigative Risk Management, producing court-ready intelligence reports using ever-changing tools to ensure the best and most comprehensive investigations possible.

Sarah has been a public speaker for nearly 10 years, presenting on topics including social media investigations, geospatial OSINT, and data analysis to professional audiences across North America. She holds multiple certifications in Open Source intelligence and investigations from McAfee Institute, IntelTechniques, and Toddington International, and is currently completing a Certificate in Cyber Security through Seneca College.

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# No Expert Report, No Genuine Issue Requiring a Trial:

## Expert Reports Needed in Medical Malpractice Actions

By: Sebastian di Domenico



**I**n *Chapin v. Baboolal et al*, 2025 ONSC 5217, Justice R.A. Lepere agreed to grant a summary judgment motion brought by the defendants because the plaintiffs failed to provide an expert report to support their action, so there was no genuine issue requiring a trial. The decision reinforces the notion that plaintiffs will almost always require expert reports to support allegations of medical malpractice.

### Background

The plaintiffs commenced a medical malpractice action arising out of the care and treatment received by their son and brother, which they alleged was negligent.

The statement of claim was issued on December 15, 2011. The Plaintiffs originally had a lawyer but filed a notice of intention to act in person in March 2012. Statements of Defence were delivered in May 2012. All affidavits of documents were delivered by the end of 2014, and the examinations for discovery took place in January 2015.

On November 24, 2015, the action was administratively dismissed for delay as the action had not been set down for trial.

In the summer of 2016, the Plaintiffs retained a new lawyer. The action was reinstated on January 7, 2016,

further to a motion brought by the plaintiffs.

On October 3, 2017, a further timetable was agreed to by the parties requiring all expert reports to be served by May 31, 2018 and that the action be set down for trial by July 31, 2018.

In May 2018, the Plaintiffs were once again self-represented. A trial record was delivered by the July 31, 2018 deadline.

The parties attended two pre-trial conferences in February and March 2019. At these attendances, the Plaintiffs advised the court they were in the process of having their expert report(s) finalized.

The parties attended three further pre-trial conferences/case conferences to ready the matter for trial in the fall of 2023. At these conferences orders were made on consent discontinuing the claim against some of the Defendants. At the November 28, 2023 conference, the plaintiffs recognized the need for more expansive expert opinions regarding certain doctors, including Dr. Jagger and Dr. Nigro.

### **The Positions of the Parties**

The defendants brought a motion for summary judgment. The defendants noted that the plaintiffs needed expert reports to support the complex allegations of negligence.

In contrast, the plaintiffs maintained that the defendants' negligence was so clear that no expert evidence was needed. Instead, the plaintiffs sought to rely on medical literature and cross-examination of the defendants and their expert witnesses to prove their case.

### **The Applicable Test**

Rule 20.01(3) of the Rules of Civil Procedure, R.R.O. 1990, Reg. 194, permits a defendant to move for summary judgment after delivering a statement of defence.

A Court will grant summary judgment if "the court is satisfied that there is no genuine issue requiring a trial with respect to a claim or defence". The overriding consideration on a motion for summary judgment is whether the "judge is able to reach a fair and just determination on the merits": see *Hyrniak v. Mauldin*, 2014 SCC 7, [2014] 1 S.C.R. 87, at para. 49.

The responding party may not rest solely on the allegations or denials in the party's pleadings, but must set out, in affidavit material or other evidence, specific facts showing that there is a genuine issue requiring a trial." Each party must put its best foot forward. The Court is entitled to assume that no additional evidence would be put forward by either party if the matter had proceeded to trial: see *Hurst v. Shabib*, 2021 ONSC 8342, at para. 23.

### **Analysis**

In the context of a medical malpractice action, the Court emphasized that there will generally be no genuine issue requiring a trial if the plaintiffs do not obtain expert opinions in support of their claim. That expert evidence must establish:

1. the standard of care;
2. that there was a breach of the standard of care; and
3. that the breach caused the plaintiff's injuries or damages. If this evidence is not presented, summary judgment may be granted dismissing the plaintiff's action: see *Ayubi v. Mount Sinai Hospital*, 2023 ONSC 968, at para. 100.

The reason for this requirement was stated by the Ontario Court of Appeal in *Liu v. Wong*, 2016 ONCA 366, at para. 14 as follows:

Medical malpractice cases are complex – even where they may appear simple to the eye of a layperson – and judges and juries lack the expertise necessary to assess difficult questions such as causation, standard of care, and breach of the standard of care, without the assistance of expert reports. For that reason, this Court and others have stated that aside from "the clearest of cases" the absence of an expert in support of the plaintiff's medical malpractice claim is fatal: see *Larman v. Mount Sinai Hospital*, 2014 ONCA 923.

The Court added that a failure of a plaintiff to obtain an expert report permits and invites the court to infer that the plaintiff was unable to obtain an expert report to support the allegations of negligence: see *Richmond v. Balakrishnan et al*, 2010 ONSC 5888, at paras. 22-23.

### **Disposition**

The Court granted the summary judgment motion of the defendants. The Court held that it needed evidence

on the relevant standard of care, as well as any breach of the relevant standard of care, and the Court determined that the plaintiff could not simply rely on the medical literature to prove their case.

Although Justice R.A. LePere wrote that he was sympathetic to the plaintiffs' case and their loss, the Court highlighted that the plaintiffs had been advised on at least three occasions that they needed expert evidence to prove their claims. As such, the Court was able to infer that the plaintiffs were unable to put forth an expert opinion to support their allegations of negligence.

Accordingly, the Court dismissed the plaintiffs' claims against the defendants.

### Takeaway

For plaintiffs the takeaway is clear: in the vast majority of medical malpractice cases, which are often complex and dependant on the medical literature, there will need to be at least one expert report to address the standard of care, any alleged breach of the standard of care, and causation.

For defendants, if a plaintiff does not rely on an expert report to establish negligence in a medical malpractice

case, it is possible to succeed on a summary judgment motion because there is no genuine issue for trial, and the Court can be invited to draw an inference that the plaintiff(s) could not obtain a supportive expert report.



### Sebastian di Domenico

Sebastian di Domenico is an associate at Rogers Partners LLP. Prior to joining the firm, he gained experience representing insurers in occupiers' liability and automobile accident (tort and accident benefits) claims, and he also acted for plaintiffs in medical malpractice and a variety of personal injury cases.

At Osgoode Hall Law School, Sebastian was the recipient of the Dean's Gold Key for exceptional leadership and involvement. He was very active in the law school community, including serving as President of Osgoode Latin American Students and Senior Editor of the Journal of Law and Social Policy. Before law school, Sebastian earned Bachelor of Arts and Master of Arts degrees in criminology. Sebastian is fluent in Spanish and has intermediate knowledge of French.

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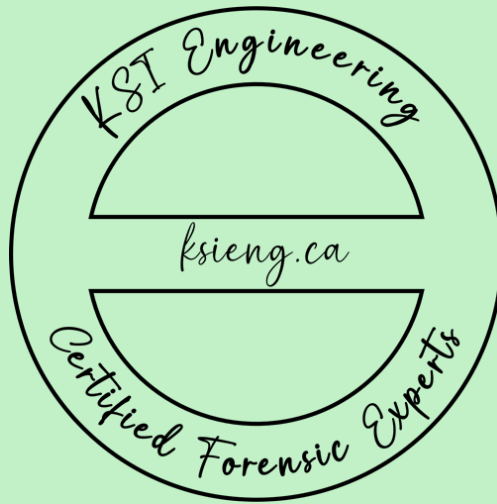
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