



*Barristers & Solicitors • Trade-mark Agents*

Ms. Carmichael has been a frequent speaker at insurance industry meetings and Continuing Legal Education courses on insurance.

Her presentations include:

- May 5 to 7, 2009: Canadian Life and Health Insurance Association Annual Claims Conference: “Work Phobia and Enforcement of Policy Provisions”
- May 1, 2009: Continuing Legal Education Seminar: Dispute Resolution Conference: “Mediation Skills for Counsel”
- April 23, 2009: Medical Legal Society: “Andreychuk v. RBC Life Ins. Co.: “Regular Care of a Physician”
- June 11 & 12, 2008: Canadian Insurance Coverage Symposium) “Life and Disability Insurance: A Primer”
- 2004: Continuing Legal Education Insurance Seminar: Disability Insurance Claims: “Recent Developments in the Law of Limitation Periods in Disability Insurance” (with Gregory Pun)
- April 29-30, 2004 Litigating and Defending Against Personal Injury and Disability Claims: “Defending Bad Faith Claims: Creative Approaches” (with Gregory Pun)
- May 2003- Canadian Life and Health Insurance Association Annual Claims Conference: “Lex, Lies and Videotape – Fraud and Misrepresentation in Insurance Claims”
- October 9, 2002 Insight Seminar: “Litigating Disability Insurance Claims – Recent Developments” (with Greg Pun)
- December 1999 Continuing Legal Education Insurance Seminar: Disability Insurance and Related Topics: “The Claim: Disability v. Impairment and Other Recent Developments”
- September 1997 Canadian Life and Health Insurance Association Legal Section Annual Meeting Vancouver, B.C.: “Discrimination Issues With Respect to Insurers: the Supreme Court of Canada’s decision in *Gibbs v. Battlefords et al* and its Implications for the Insurance Industry

May 1997	Canadian Association of Disability Underwriters Annual Meeting Toronto, Ontario: "The Underwriter on Trial: A Legal Viewpoint on Underwriting Issues"
May 1995	Canadian Life and Health Insurance Association 1995 Claims Section Annual Meeting Vancouver, B.C.: "Legal Workshop Overview"
1994 and 1995	Contributing Editor of Continuing Legal Education Family Law Agreements Manual: "Introduction" and "Business Assets"
October 1993	Continuing Legal Education Vancouver, B.C.: "Updated on Disability Insurance Policies"
November 1992	Continuing Legal Education Family Law Seminar – Vancouver, B.C.: "Custody and Best Interests of the Child" Panel
February 1992	Canadian Legal Education Insurance Seminar – Vancouver, B.C.: "Disability Insurance – Obligation to Indemnify and Coverage Exclusions and Exceptions"
January 1992	Canadian Disability Income Seminar Toronto, Ontario: "Legal Update"
February 1991	Trial Lawyers Association of B.C. Insurance Loss Seminar – Vancouver, B.C.: "Disability Insurers and the Partially Disabled"
December 1991	Paul Revere Life Insurance Agents Workshop: "Will Your Advice Stand Up in Court?"
November 1990	Canadian Disability Income Seminar Toronto, Ontario: "Recent Trends in Disability Litigation"
October 1989	Insight Seminar Vancouver, B.C.: Insurance Adjusters: "Issues of Liability"
May 1984	Canadian Medical Underwriters Association meeting at Waterloo, Ontario
May 1984	Canadian Life and Health Insurance Association Legal Section Annual Meeting Toronto, Ontario: "Impact of Human Rights Legislation on Insurance Underwriting"