



Karen Badgerow was appointed to the position of Chief Executive of the Financial Services Authority on 1 November 2015. Prior to this Karen served over 30 years with the Canadian government in senior roles in financial services regulation. Most recently Ms. Badgerow was Senior Vice-President with the Canada Deposit Insurance Corporation heading up their Insurance and Risk Assessment Division. Before joining CDIC, Ms. Badgerow spent over 25 years with the federal banking and insurance regulator, the Office of the Superintendent of Financial

Institutions, and was responsible in her last position for oversight of the federal banking sector. Ms. Badgerow has also represented Canada on a number of international committees including the Senior Supervisors Group and the FSB's Supervisory Intensity and Effectiveness Committee. Ms. Badgerow holds a Bachelors Degree and a Masters Degree in Public Administration from Carleton University in Ottawa, Canada.



Dr. Naresh Singh is the Special Adviser on Sustainability at Toronto Centre. In this role, Dr. Singh provides advice on climate and other environmental issues as they relate to financial regulatory and supervisory risk management and supports capacity development to manage such risks. Concurrently, he serves as senior Vice President for Global Partnerships at the Global Development Solutions Canada, a strategic advisory services firm. Naresh has had more than 30 years' experience in international development and has held several senior positions including as Senior Scientist and then Executive Director of the Caribbean Environmental Health

Institute; Program Director at IISD (International Institute for Sustainable Development), Principal Adviser on Poverty and Sustainable Livelihoods at UNDP, New York and Director-General/ acting VP at the CIDA, Federal Government of Canada. He participated in the Second World Climate Conference (1990) and was active in the negotiations leading to UN Framework on Climate Change (1992) and the UN Conference on Environment and Development. He has since then been actively engaged internationally on issues of sustainability. Dr. Singh has been recognized globally for his work on sustainable livelihoods which offers win-win options for poverty reduction and environmental conservation. Naresh has a Ph.D. in Environmental Sciences, has been a visiting professor at several Universities in Canada, USA, the Caribbean and India and is widely published.



Clive Briault has forty years' experience in supervision, regulation and related financial sector issues. He is the Chair of Toronto Centre's Banking Advisory Board, participates actively in Toronto Centre board meetings and discussions, and edits the Toronto Centre Notes series. He is also an adviser to a number of supervisory authorities; a consultant to the IMF, World Bank and Asian Development Bank; and a non-executive director of a financial services company in the UK. After completing an MPhil in Economics at Nuffield College, Oxford, Clive joined the Bank of England in 1980. His roles there included Head of Monetary Assessment and Strategy (1991-1996), and Head of Capital and

Wholesale Markets Supervision Division (1996-1998). He joined the UK Financial Services Authority (FSA) at its formation in 1998 and was Director of Central Policy(1998-2001); Director of Prudential Standards (2001-2004); and Managing Director of Retail Markets and a member of the Board of the FSA (2004-2008), with responsibility for the regulation and supervision of firms and groups operating in retail markets. Clive was then a senior adviser on risk and regulation at KPMG until 2019.



Anatol Monid is Toronto Centre's Senior Program Director, having worked as a TC Program Leader for many years. He was previously Executive Director of the Licensing and Market Conduct Division (LMCD) of the Financial Services Commission of Ontario (FSCO) which conducted supervision and regulation across many regulated sectors, including: insurance, deposit-taking, mortgage brokering, pensions and co-operatives. His responsibilities included oversight of the following core regulatory activities: licensing and registration; applications and filings; monitoring and compliance; enforcement and intervention; and contributed to regulatory

policy for its regulated financial sectors. LMCD also supported regulatory efforts at a national level for insurance and mortgage broking. Anatol was with FSCO for almost fifteen years, originally joining FSCO as Director of Market Regulation. At that time, he was also appointed the Insurance Ombudsman.