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Tim Clarke is president and founder of to Health Consulting. His vision is to work with all industry stakeholders to bring the next generation of innovative health, benefits and insurance solutions to Canadian employers. Leveraging 25 years of employer health experience, to Health works with health, benefits and insurance innovators to grow their business in the Canadian employer benefits ecosystem. Previously Clarke worked with international HR consulting firms Aon and Hewitt. He is a regular speaker at Canadian benefits, insurance and technology industry events and a writer for industry publications. Clarke holds a bachelor of mathematics degree from the University of Waterloo, is a fellow of both the Canadian Institute of Actuaries and the Society of Actuaries and is a licensed insurance agent.