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AIG is a proud supporter of RIMS Canada. Visit us at booth #203 to learn more.
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Empower Community

At Aon, we believe that we grow stronger when we work together and support the communities in which we live and work.

Aon was named by Diversity MBA as one of the 2017 50 Out Front: Best Companies for Women and Diverse Managers to Work, and one of the Top 10 Best in Class for Workplace Inclusion.

Learn more about Aon’s commitment to social impact, diversity, and inclusion at aon.com
A PERSONAL MESSAGE FROM THE PREMIER

On behalf of the Government of Ontario, I am pleased to extend warm greetings to everyone attending the RIMS Canada Conference, which is being hosted by the Canadian Chapters of the Risk and Insurance Management Society (RIMS).

This event is the second largest annual risk management conference in the world. It attracts more than 1,000 risk managers, as well as vendors from the Canadian and global risk community, who gather for several days of industry education, networking and innovation.

I wish to acknowledge the expertise that risk management professionals deliver, which helps ensure business continuity. I applaud everyone participating in this conference for your role in ensuring the success of your industry by striving for excellence, embracing innovation, fostering collaboration, and pursuing learning and development opportunities.

To all those who are visiting Toronto, I hope you have the opportunity to enjoy some of the many outstanding local attractions on offer.

Please accept my best wishes for a productive conference.

Kathleen Wynne
Premier
HE BUILT AN ARK.

Introducing the Global Flood Map: a groundbreaking, physically based map created using hydrology and hydraulics, not just historical data—so it’s incredibly reliable. And best of all, we’re giving you free online access to it. Get the information that could help keep your company afloat, and who knows? They may make you the company saint.

WHEN YOU’RE RESILIENT, YOU’RE IN BUSINESS.*
GET THE FULL STORY AT FMGLOBAL.COM/GLOBALFLOODMAP

VISIT US AT BOOTH 503
PROUD SUPPORTER OF RIMS CANADA
Message from the Mayor

It gives me great pleasure to extend greetings and a warm welcome to everyone attending RIMS Canada Conference hosted by The Risk and Insurance Management Society, Inc.

As Canada’s largest city and the fourth largest in North America, Toronto is a global centre for business, finance, arts and culture and is dedicated to being a model of sustainable development. I welcome everyone to our city and encourage you to enjoy Toronto at this time of year and learn about our vibrant neighbourhoods.

On behalf of Toronto City Council, I wish everyone an enjoyable and memorable event. Please accept my best wishes for continued success.

Yours truly,

John Tory
Mayor of Toronto
At RIMS Canada 2017, through REIMAGINING RISK, you will learn how you can apply new perspectives to your risk and capital strategies and take advantage of opportunities in a dynamic global risk landscape.

REIMAGINING RISK means thinking about risk — traditional and emerging — and capital in new ways. At RIMS Canada 2017, you’ll hear from us about how you can reimagine risk by:

- Exploring alternative strategies for deploying RISK CAPITAL.
- Keeping pace with innovations in TECHNOLOGY and their inherent risks.
- Better preparing for GEOPOLITICAL events that can disrupt your business.
- Managing your unique CYBER risk needs.
The 2017 RIMS Canada Conference theme of “Community” was chosen as it symbolizes and embodies what Toronto represents. Toronto is a series of distinct communities and is placed as one of the most diverse Cities in the world. Likewise, the risk and insurance industry is also a Community. It is interconnected globally, yet still driven by local relationships and employs so many various specialty groups. We are all very interrelated and interdependent upon each other for our individual and group success. “Community” was therefore deemed a very suitable theme as we discovered that the various origins of the word include:

- The sharing of common goals
- A group greater than the sum of its parts
- Benefits to all through membership
- Shared spirit and courtesy
- Fellowship

We are both very honored to have been asked by the Ontario Chapter of the Risk and Insurance Management Society to serve as Co-Chairs for the 2017 RIMS Canada Conference in Toronto.

We have assembled a highly motivated and dedicated Local Organizing Committee which represents what our Risk Management Community looks like in the year 2017. It is their input and voices that will drive the success of this Conference.

We were mindful as we set off on this experience to never lose sight of our commitment made to the National Conference Committee, the Host Chapter and the RIMS Canada Council which is to provide the following opportunities to all attendees:

- Professional Development
- Delegate/Industry Networking
- A risk management and insurance “marketplace” where all participants benefit

We are all excited to show off the best that Toronto has to offer to all of our guests and to demonstrate how both our Toronto and Risk/Insurance communities benefit from the strength in our differences.

Welcome to our beautiful City of Toronto and to our Community!

On behalf of the Host Chapter and Local Organizing Committee

Karin McDonald
Conference Co-Chair

April Savchuk
Conference Co-Chair
NOW YOU CAN KEEP AN EYE ON YOUR RISKS FROM ONE PLACE.

Protecting the business you love is easier when you have a clear view of what might affect it. My Zurich is an online portal that gives you 24/7 access to real-time claims data, the status of your policies and wordings, including benchmarking for risk management data, in a transparent way.

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Un message du Comité Organisateur

Le thème 2017 “Communauté” de la conférence RIMS Canada a été choisi car il symbolise et représente ce qu’est Toronto. Toronto promouvoit les communautés distinctes et est placé comme l’une des villes les plus diversifiée du monde. Par conséquent, le secteur des risques et des assurances est également une communauté. Il est interconnecté à l’échelle mondiale, mais toujours motivé par les relations locales et emploie un grand nombre de groupes de spécialisés. Notre succès individuel et collectif dépend de notre interrelation et interdépendance.

La «communauté» a donc été considérée comme un thème approprié car les différentes origines du mot comprennent:

- Le partage des objectifs communs
- Un groupe plus grand que la somme de ses parties
- Avantages pour tous les membres à travers la membrété.
- Esprit de partage et de courtoisie
- Affiliation

Nous sommes très honorés d’avoir été invités par la Section ontarienne de la Société de gestion des risques et des assurances en tant que coprésidents de la Conférence 2017 RIMS Canada ici à Toronto. Nous avons réuni un Comité d’organisation local hautement motivé et dévoué qui représente le secteur de notre communauté de gestion des risques. C’est leur implication et leurs voix qui contribueront au succès de cette conférence.

Nous avons profité de cette expérience pour ne jamais perdre de vue notre engagement envers le Comité de la Conférence nationale, le Chapitre hôte et le Conseil des RIMS Canada qui offrent les occasions suivantes à tous les participants:

- Développement professionnel
- Réseautage délégé / industriel
- Un marché de la gestion des risques et de l’assurance “où tous les participants en profitent.

Nous sommes tous ravis de vous exposer au potentiel que Toronto a à vous offrir et de démontrer comment nos communautés se joignent collectivement afin de bénéficier de la force de nos différences.

Bienvenue dans notre belle ville de Toronto et dans notre communauté.

De la part du comité d’accueil et du comité organisateur local.

Karin McDonald
Conference Co-Chair

April Savchuk
Conference Co-Chair
Chubb is the world’s largest publicly traded property and casualty insurer, with operations in 54 countries. With a broad range of commercial and personal insurance products, we combine the precision of craftsmanship with decades of experience to deliver the very best coverage and service to individuals and families and businesses of all sizes.

Meet us at booth 204 at this year’s RIMS conference.

Chubb. Insured:
A Message from the RIMS President

The world’s risk management community has become an inspirational force. It continues to embrace new ways of thinking, different backgrounds and the wide range of objectives held by its diverse members. Working together, risk professionals have achieved tremendous progress and the best is yet to come.

Risk management is truly a team effort. My presidential theme for the year is Forward Together. As recent history has proven, risk professionals can accomplish great feats. Together, we are strengthening our ability to deliver exceptional value for our organizations.

Forward Together aligns with our conference theme of Community, and we cannot thank you enough for being a part of the 43rd annual RIMS Canada Conference. Toronto teems with wonderful cultural and business opportunities and we are thrilled to have it as the backdrop for the nation’s premier risk management event.

The conference offers outstanding educational sessions and networking opportunities. And, our roster of speakers include local business experts and risk management from diverse industries and organizations. RIMS Canada Conference has become a must-attend for Canadian risk professionals, providing takeaways to raise your programs and practice to new heights.

On behalf of the Society and RIMS Board of Directors, I would like to thank RIMS Ontario Chapter and RIMS Canada Council for all of their work to make this conference possible and, of course, our sponsors who continue to demonstrate their commitment to the risk management profession in Canada.

Yours truly,

Nowell Seaman
RIMS 2017 President
Schedule At-A-Glance

Events will be held in the Metro Toronto Convention Centre, North Tower, unless otherwise noted.

**Registration Hours**

**Sunday, September 24**
8:00 AM – 7:00 PM

**Monday, September 25**
7:00 AM – 5:30 PM

**Tuesday, September 26**
8:00 AM – 5:00 PM

**Wednesday, September 27**
8:00 AM – 12:00 PM

**Exhibit Hall Hours**

**Monday, September 25**
9:00 AM – 5:30 PM

**Tuesday, September 26**
9:00 AM – 3:00 PM

**Sunday, September 24**
4:30 PM – 6:00 PM
First Time Attendee Orientation:
Intercontinental Hotel, Ontario Room
We’ll break it down for you and share the ins-and-outs of the conference—where sessions are held, how to maximize networking opportunities and the best way to navigate the Exhibit Hall.

6:30 PM – 12:00 AM
Opening Reception: Community Celebration
Steam Whistle Brewery

**Monday, September 25**
7:15 AM – 8:15 AM
Breakfast
Constitution Hall, Level 100

8:15 AM – 10:30 AM
Opening Ceremonies, Welcome Address and Awards Ceremony
Constitution Hall, Level 100
Keynote Speaker: Ted Childs
Workplace Diversity Expert

10:30 AM – 1:00 PM
Exclusive Exhibit Hall Hours & Welcome Lunch

1:15 PM – 2:15 PM
Concurrent Sessions 1

2:15 PM – 3:00 PM
Coffee in Exhibit Hall

3:00 PM – 4:00 PM
Concurrent Sessions 2

4:00 PM – 5:30 PM
Exclusive Exhibit Hall Hours & Reception
Tuesday, September 26

8:00 AM – 9:00 AM
Breakfast
Constitution Hall, Level 100

9:00 AM – 10:00 AM
Plenary Presentation
Constitution Hall, Level 100
Speaker: Dr. Erwann Michel-Kerjan
Catastrophic Risk Management Expert

10:00 AM – 11:00 AM
Exclusive Exhibit Hall Hour & Coffee Break

11:00 AM – 12:00 PM
Concurrent Breakout Sessions 3

12:00 PM – 1:15 PM
Exclusive Exhibit Hall Hour & Networking Luncheon

1:30 PM – 2:30 PM
Concurrent Breakout Sessions 4

2:30 PM – 2:45 PM
Coffee in Exhibit Hall

2:45 PM – 3:45 PM
Concurrent Breakout Sessions 5

Wednesday, September 27

8:00 AM – 8:30 AM
Breakfast
John W.H. Bassett Theatre Foyer, Level 100

8:30 AM – 9:30 AM
Economic Panel Plenary
John W.H. Bassett Theatre, Level 100
Speakers: Jeff Rubin, Economist and Shachi Kurl, Executive Director at Angus Reid Institute

9:45 AM – 11:00 AM
CEO Panel Plenary
Speakers: Chris Lay, Marsh Canada; Ulrich Kadow, Allianz; Heather Masterson, Travelers Canada; Sean Murphy, Lloyd’s Canada; Brian Parsons, Willis Towers Watson; Dr. Phillip Wassenberger, Munich Re Canada
John W.H. Bassett Theatre, Level 100

11:00 AM – 11:30 AM
Closing Ceremony
John W.H. Bassett Theatre, Level 100
Concurrent Sessions
Cyber Extortion – TNG (The Next Generation) – Room 201D
Cyber extortion has evolved from what was once largely a crime of opportunity that didn’t demand large ransoms and was like express kidnappings – the perpetrator attached the victim’s data by encrypting it with the expectation of getting a quick payout. Now, cyber extortion has started to take on more menacing demands – threats to steal an organization’s own intellectual property or disclose the personally identifiable information of others on the organization’s systems and sometimes, the demand is not for money, but it is intended to disrupt the actions of the victim organization as direct action. Takeaways: Limitations of coverage today and how organizations should prepare themselves for this threat. Risk mitigation/loss prevention. How law enforcement views this kind of cyber-crime and what they can and cannot do to catch the criminals.
Category: Cyber Risk Management (CRM)
Speakers: Matthew Davies, AVP – Professional, Media and Cyber Liability, Chubb
Kevvie Fowler, Cyber Security Expert
Brian Rosenbaum, Broker, AON
Ed Martingano, Director of Risk Management, Oxford Properties Group

Lessons Learned from Catastrophe Management – Room 203D
The session will focus on the overall phenomena of catastrophic claims and how Canada has seen repetitive catastrophes over the past few years. RSA Claims experts will talk about the changing Canadian landscape, discuss how the handling of a catastrophic loss is different from others, and outline the unique challenges tied to natural disasters. We will then bring attention to the recent Fort McMurray wildfires in 2016. Ray McDonald was a store owner who was personally affected by the fires. He will talk about what role an insurer plays at the time of natural disaster and how efficient emergency response planning can mitigate damages.
Category: Claims Management (CLM)
Speakers: David Storey, Claims Manager for Property Complex Claims, RSA
Ged Brady, Claims Specialist, RSA
Ray McDonald, Canadian Tire Store Owner, Member of the Canadian Tire Dealers’ Association

Managing Risk in a Connected Community: Technology, Innovation and Insurance – Room 203B
This session examines how the emergence of the sharing economy, autonomous vehicles, smart homes, and buildings are reshaping and redefining both the scope and nature of foreseeable insurable risk and the corresponding risk management solutions. The matrix of privacy security risk, commercial information security risk, network security risk, manufacturer liability, road maintenance liability, directors and officers liability, traditional motor vehicle and occupiers liability risk, all converge in a connected community. Underwriters, risk managers, and brokers are all entrusted with the responsibility of identifying and understanding these emerging risks and implementing responsive client-focused risk management solutions. Takeaways: An understanding of emerging liability issues and risk management solutions related to the sharing economy and autonomous vehicles. An understanding of the public policy concerns related to the sharing economy and autonomous vehicles. A review of potential regulatory frameworks and their impact on risk management solutions.
Category: Emerging Risks (EMR)
Speaker: Mario Fiorino, Director, Legal and Senior Counsel, Insurance Bureau of Canada
Measuring the Value of Risk Management – Room 202B

This session aims to help risk managers build and develop summaries of risk management services, teaching them to identify the pertinent types of data to collect and analyze. They will learn to report back to management and the board of their organisations the performance of the risk management function in both quantitative and qualitative manners. Takeaways: How to identify the proper data required for reporting. How to measure risk management effectiveness. How to communicate risk management metrics to your board of management.

Category: Strategic Risk Management (SRM)

Speakers: Grant Williamson, Managing Director, JLT Canada
Stephen Pottle, Director, Risk Management Services, York University
Sasha Alexander, Vice President, JLT Canada

Risk Assessment Validation for Sound Decision-Making & Performance – Room 201F

BC Safety Authority (BCSA) is the regulator overseeing the safe installation and operation of technical systems and equipment throughout British Columbia, including electrical, boiler, gas, elevating devices, railways, and other technologies. BCSA uses limited resources to influence the risk culture of millions of individuals and thousands of organizations and businesses throughout a vast territory. To be effective and efficient in such a context, BCSA has developed a leading-edge, robust and regularly validated risk-based prioritization system making use of the latest technology, including the iPad. Takeaways: Learn how regular validation of risk assessments may be critical to your strategic focus. Understand how risk assessment automation/algorithms may contribute to performance. Consider how a mobile risk assessment and management application may bring value.

Category: Enterprise Risk Management (ERM)

Speakers: Joanna Makomaski, President, Baldwin Global Risk Solutions Inc
Phil Gothe, Vice President, Safety Systems Operations, BC Safety Authority

Your Multinational Risk Program – Compliance, Considerations & Consequences – Room 202D

As we live in a global Community, organizations are progressively exposed to risk outside of Canada—people, operations, products, and services. Combined with the seemingly daily change in the regulatory, economic and geo-political landscape, this poses increasing levels of complexity for risk managers to navigate. This session will focus on the important practical considerations that need to be factored when designing your multinational risk program to achieve your risk, governance and contract certainty objectives. In addition, explore the real world implications and case studies of having a program that is not compliant with the evolving regulator environment outside of Canada. Takeaways: Gain visibility to key aspects of the evolving regulatory landscape outside Canada. What are the key considerations to be factored into the design of your multinational risk program. View real world consequences of non-compliance: claims, income proof of insurance & coverage.

Category: Insurance & Contract Management (ICM)

Speakers: Ryan Gustafson, Head of Complex Multinational, AIG Canada
Martin Mankabady, Partner, Dentons
Todd Henderson, Senior Director, Alternative Risk Financing–Risk Engineering and Insurance, SNC Lavalin
2017 ERM COSO Framework: Aligning Risk with Strategy and Performance – Room 203B

PwC was engaged to update the COSO ERM framework and has been working with leaders worldwide to develop a more integrated and global risk management framework. This session will discuss the updates, with a focus on how the new framework addressed risk and strategy, risk and performance and building a risk culture. Takeaways: What’s new in the 2017 COSO Framework. 2-3 practical updates every ERM program should consider. 2-3 emerging risks and trends risk managers should pay attention to.

Category: Enterprise Risk Management (ERM)
Speakers: Malissa Lundgren, PwC, Director, Enterprise Risk Management
Navin Maharaj, Senior Manager, ERM and Business Continuity Management, OPTrust

Autonomous Vehicles and the Connected City – Room 202D

A major aspect of autonomous vehicles, both in terms of functionality and safety, is the ability of vehicles to “speak” to one another, through V2V technology (vehicle to vehicle). The U.S. National Highway Traffic Safety Administration has taken a lead in organising the development of V2V technology, to ensure that car manufacturers build vehicles that speak the “the same language,” in hopes of the enormous potential to avoid and reduce crashes. But, not only will vehicles speak to one another, they will also speak to City infrastructure. The connection between vehicles and traffic lights, highways, road tolls will be a significant component to the ultimate deployment of autonomous vehicles. City planners will have to create new cities for autonomous vehicles. Risk managers have to adapt. New areas of potential liability - software failures, design defects, performance failure duty to perform, threaten to overwhelm the already complicated task of managing complex interactions and legal risk. Takeaways: Overview of potential new areas of risks and legal liability. Insights into legal complexities. Guidance on how to prepare and navigate through the complexities.

Category: Technology & Risk (TRI)
Speakers: George R. Wray, Partner, Bordon Ladner Gervais LLP
Jim Kidd, Project Manager, City of Toronto, Insurance and Risk Management Section
Ryan Lanyon, Chair AV Working Group for Transportation Services, City of Toronto

Becoming a Visionary Risk Manager: Demonstrating Your Value to the Board – Room 202B

For organizations to succeed they must strike a balance between risk and reward to create and protect enterprise value. Effective risk management is essential to support superior business performance. In this session, participants will learn how to position themselves as key contributors to their organizations’ strategic thinking and become vital members of their leadership teams. Takeaways: Strategies for enhancing your profile and demonstrating your value to senior leadership and the board. Five things visionary risk managers do consistently. The benefit of learning from a respected peer who has seen these techniques succeed.

Category: Risk Control (RIC)
Speakers: Peter Doig, Vice President, Corporate Insurance, Emera Inc
Mark Aiello, Senior Vice President, Marsh Canada Limited
Changes South of the 49th Parallel and How They May Impact Your Contracts – Room 201F

This session will focus on developments that may impact Canadian businesses doing business in the U.S. Learn about the recent trends in insurance requirements, changes in form endorsements, and court decisions that may impact your contracts, the insurance that you require and how your insurance responds to a loss. Takeaways: Learn about the impact of Canadian businesses that are doing business in the U.S. Learn about the recent trends in insurance requirements and the changes in form endorsements. Hear about court decisions that may impact your contracts, the required insurance and how it responds to a loss.

Category: Legal & Regulatory (LGL)
Speakers: Joshua Gold, Shareholder, Anderson Kill
Lance Ewing, EVP Global Risk Management & Client Services, Cotton Holdings Inc.

Cyber Risks Get Physical – Room 201D

Most businesses tend to concentrate their cyber security efforts on protecting themselves from the theft of confidential information. But cyber attacks can sabotage control of major industrial security systems, causing substantial physical damage and business interruption. This session will aim to increase your awareness of potential physical damages caused by cyber attacks, best practices, and strategies for managing exposures and will update you on insurance responses from existing covers and specialist policies. Takeaways: An increased awareness of potential physical cyber attack damages, illustrated by case studies. Best strategies for mitigating and managing exposures. An update on potential insurance responses from existing covers and specialist policies.

Category: Cyber Risk Management (CRM)
Speakers: Martin Delaney, SVP, Leader, Cyber & Risk Management Services, JLT Group
Jacqueline Detablan, Vice President, Financial Lines, AIG
Lindsey Nelson, International Cyber Team Leader, CFC Underwriting
David White, Founder and CEO, Axio

Financial Crime – Room 203D

In this presentation, we discuss the key considerations when discovering fraud. Dealing with fraudulent activity is a sensitive matter, and our presentation will discuss topics such as evidence procurement and protection, subrogation, employment considerations, and reporting. Further, we will review the issues surrounding how the insurance policy responds to fidelity claims and the roles and responsibilities of those involved. Takeaways: Financial crime is becoming more prevalent in today’s climate. Data evidence is one of the most important aspects of dealing with financial crime. There can be a number of policy issues relating to fraud, from coverage and stakeholders.

Category: Claims Management (CLM)
Speakers: Dave Robinson, Senior Manager, Deloitte
Nicole Ng, National Claims Leader, JLT Canada
Ian Gold, Founding Partner, Thomas Gold Pettingill LLP
*Utilities* Examination of Geomagnetic Disturbances – Room 203D

Space weather-induced geomagnetic storms, electromagnetic pulses and intentional electromagnetic interference can potentially have severe, widespread effects on the reliable operation of the Bulk Power Electric System. Understanding these events, their impact and taking the necessary precautions will help minimize their effect on the electric system. Utilities are hardening their operating systems to address frequently occurring natural disasters, such as: hurricanes, wind and ice storms, etc. However, with the increased awareness of severe space weather events along with regulatory attention and direction, utilities are incorporating electrical protection into their planning phases to address and offset the impact of these phenomenon.

Category: Technology & Risk (TRI)
Speaker: Howard Somers, Senior Vice President, Loss Control, AEGIS Insurance Services, Inc.

Breaking Down the Silos. The Communicator’s Role of a Risk Manager – Room 202B

Risk managers have a special insight into their organization’s operations and risks due to their centralized position and a privileged access to various core department. Risk managers can use this to promote risk management, but also to help the various sector to better manage their own risk. The presentation will provide ideas on how risk managers can help operational departments to interact together and how to support Internal audit, M&A or other corporate level initiatives. Takeaways: Risk managers should view themselves as internal consultants. Becoming a communication hub helps risk managers bring value to the organization while being more effective in their traditional role.

Category: Strategic Risk Management (SRM)
Speakers: Stéphane Cossette, Senior Director, Risk Management, Quebecor Media Inc.
Michel Turcotte, Senior Director, Risk & Insurance, Ivanhoé Cambridge, Inc.

Claims Payments: It Takes a Village – Room 203B

Panel discussion between broker/account executive, claims advocate, lawyer and expert highlighting how a policy is built and the methodology behind pushing a claim through to the full payment of the policy. Takeaways: Coverage, why it’s important, gaps that can be found between similar forms. Expectations on roles: Broker, claims, legal, expert. Tactics on how to best maximize policy coverage, full value adds.

Category: Claims Management (CLM)
Speakers: Grant Williamson, Managing Director, JLT Canada
Nicole Ng, National Claims Leader, JLT Canada
Tom Donnelly, Founding Partner, Thomas Gold Pettingill LLP
Dave Robinson, Senior Manager, Deloitte
Insight, Analysis and Allocation: Effectively Leveraging Risk Information – Room 201D

Do you know where your risk is? Do you know how it has changed in the last week, month or year? Can you possibly predict how it will change in the future? On a daily basis, risk managers are presented with an abundance of information highlighting their current risks, potential risks, the cost of risk, claims, premiums, premium taxes, etc., from various sources throughout their organization. Compiling this information and keeping it up-to-date can be overwhelming. In this session, we will show how to simplify, automate and transform this work so that you can focus on getting an in-depth understanding of your risk, create effective monitoring strategies and allocate the costs including premium and tax. Takeaways: Understand the benefits of continuous monitoring of your exposure by utilizing dashboards, heat maps, etc. Use your risk information to develop dynamic risk response, education, and monitoring programs. Allocation of your cost of risk to its sources, including taxes and regulator requirements.

Category: Risk Finance (RIF)
Speakers: Andrew Slowik, Principal, Rismans Inc.
Tom Parsons, Risk Consultant, Accor Hotels

Resolving the Compliance vs. Innovation Conundrum – Room 201F

Risk managers have an enormous responsibility to proactively predict potential risks and develop prevention and mitigation strategies. But what happens when this pressure collides with an organization’s efforts to be innovative? To be effective, industry leaders must engage in a collaborative approach where risk management doesn’t become a hindrance to disruption opportunities. Jac van Beek, CEO of the Canadian Association of Management Consultants (CMC-Canada), will explore this challenge in depth and how, with the right framework, it can be overcome. Takeaways: How to reconcile the need for risk management with the importance of innovation. A review of the most helpful techniques for managing risks in the creative process. An organizational design framework to ensure creative opportunities are exploited.

Category: Enterprise Risk Management (ERM)
Speaker: Jac van Beek, Owner and Principal, Connect 3 Consulting

Sharing, or Sharing Too Much? Risk Management Challenges Arising Out of the Sharing Economy – Room 202D

Community-based online services have emerged and grown significantly over the past five to ten years. These services, which facilitate the peer or sharing economy, are projected to represent 50% of total travel, transport, finance, staffing and streaming spending by 2025. This presentation focuses on the identification and mitigation of emerging risks from the peer or sharing economy. We will discuss how these services can lead to risk management challenges, including difficulties ensuring appropriate insurance coverage, regulatory issues facing communities/municipalities, jurisdictional issues arising out of “decentralized” services and privacy concerns. Takeaways: The sharing economy is growing and expanding into sectors that have established insurance models and regulations. Attempts to regulate these services have led to mitigation and legal conflict. There are increased risks of privacy breaches, and organizations should take steps to mitigate and insure these risks.

Category: Emerging Risks (EMR)
Speakers: Warren Cooney, Assistant Vice President, Claims, AXIS Insurance/AXIS Reinsurance
Jonathan Meadows, Partner, Harper Grey LLP
All Aboard?!: Our Agency’s Integrated Risk Management Journey – Room 201F

At the Canadian Food Inspection Agency, we understand risk. We have to in order to maintain oversight of Canada’s food safety system, as well as our plant and animal resource base. Recently, we started making changes to add even more rigour to how we incorporate risk management into our day-to-day operations as well as strategic planning and decision-making. In the public sector, integrated risk management poses unique challenges and opportunities (e.g., breadth and complexity of risks). We will share our experience with tools and processes that you can leverage at each organizational level and across your organization in order to better mitigate risks. Takeaways: Practical tips to help organizations progress towards an advanced state of risk management. Better understanding of how to manage risk at different organizational levels. Analytical tools for risk management to support better decision-making.

Category: Public Risk Management (PRM)

Speakers: Alyssa Daku, Executive Director, Integrated Risk Management Directorate, Canadian Food Inspection Agency
Aline Dimitri, Executive Director/Deputy Chief Food Safety Officer, Food Safety Science Directorate, Canadian Food Inspection Agency

Commercial Drones: Implications and Applications for the Insurance Industry – Room 202D

The use of drones for commercial applications is being rapidly adopted by both industry and insurance companies. Along with this new technology will come challenging new risks, as well as new opportunities for the insurance industry. This session will explore the current state of drone use for both industry and insurance, new potential exposures that may arise from the adoption of this technology, and future applications of drone technology in the insurance industry. Takeaways: Attendees will review the current state of drone use for commercial applications. Attendees will hear a variety of risk mitigation strategies for drone use. Attendees will broaden their understanding of the future benefits of using drones.

Category: Emerging Risks (EMR)

Speaker: Eric Schillup, Senior Risk Services Consultant, Commercial Insurance, Zurich Canada

How to Survive a Cybersecurity Breach – A Breach Incident Simulation – Room 202B

A selection of breach response service providers (i.e.; Legal; IT forensic investigator; notification specialist; crisis management specialist; credit monitoring specialist; etc.) will role play as senior officers (i.e., in-house counsel, CTO and/or CFO, etc.) along with our risk manager in a fictitious company that has just suffered a data breach. Our moderator will explain what is happening at different points of the breach incident timeline and ask our panelists to offer decisions on what they should do. The audience would participate by voting on which decisions made by each of our panelists they agree with. Takeaways: A very practical understanding on how a cyber security incident unfolds and the ideal way to respond. Strategies on how to deal with a hacker and how each senior official within a company may have differing opinions. Learning more about the services that should be brought to bear in the event of a cyber security incident.

Category: Cyber Risk Management (CRM)

Speakers: Alex Cameron, Partner, Fasken Martineau DuMoulin LLP
Tina Gardiner, Manager Insurance & Risk, Region of York
Shawn Melito, Management Analyst, Kivu Consulting, Inc
Daniel Tobok, CEO, Cytelligence
Greg Vanier, VP Crisis & Risk, Edelman
Lessons I’ve Learned: Words from the Wise – Room 201D

In this session, the panel will discuss the evolution of risk management in Canada. Our panelists will each present on the following:

- History of Doug Barlow “RIMS Hall of Famer” and the development of “total cost of risk.” How RM discipline has evolved—changes seen during their careers. War stories—issues addressed during their careers; time on RIMS Executive and their time as President.
- Obtaining support by communicating the value of RIMS membership and involvement to your employer/value to your career.
- Nowell, in particular, will give his overview of his vision for future. Barry going forward, hiring young professionals - what are the key attributes and his best advice.
- The last 20 minutes will be devoted to audience Q&A—“everything that you wanted to know about RM?” Takeaways: A better understanding of the history of risk management and its evolution to today and how this impacts our next generation of young professionals. Risk management has become more sophisticated; however, the key principles and the foundation remain the same. Tactics that you can use in your workplace to promote risk management within your firm.

Category: Career Development (CAD)

Speakers:
- **Barry Dillard**, Director of Claims Management, Walt Disney World Resort
- **Susan Meltzer**, Vice President, Risk, Aviva Canada Inc. and former President of RIMS
- **Nowell Seaman**, Director, Global Risk Management, Potash Corporation of Saskatchewan Inc. and current President of RIMS

Leveraging Innovation to Understand, Manage and Improve Your Risk Profile – Room 203B

In the modern era of risk management, the standard commercial insurance offering is evolving and expanding. In addition to traditional risk transfer products, insurers are developing and expanding their respective risk consulting, data and analytics, advanced modeling and risk engineering services. Disruption and innovation are prevalent throughout the insurance industry and the broader economy. In order for risk managers to maximize the benefits they bring to their organisations, they will have to effectively navigate the world in disruption and leverage the forces of innovation. But how? What role do traditional insurance companies and non-traditional enterprises to the risk management industry play in this journey? Learn how to leverage innovation to meet the needs of your business, ensure resiliency and reduce the total cost of risk. What are new risk tools insurance companies are developing that can benefit their commercial clients? How can risk managers leverage new tools and expertise for the benefit of their organizations? How are insurance companies harnessing the recent wealth of innovation (including, IoT, big data and analytics, wearables, and other technologies) for the benefit of their clients? What role do non-traditional participants (i.e. data, digital, wearables and other Insurtech start-ups) in the commercial insurance industry play, and how do risk managers access and harness that innovative power for the benefit of their organisations?

Category: Technology & Risk (TRI)

Speakers:
- **Catherine Dowdall**, Director, Insurance and Loss Control, Aecon Group Inc.
- **Anthony Lyons**, Head of Technical & Analytic Solutions, Client Risk Solutions, AIG
- **Haytham Elhawary**, Co-Founder and CEO, Kinetic Inc.
- **Marc Lipman**, Chief Operating Officer, AIG Insurance Company of Canada

Navigating the Upside with SRM – Room 203D

Explore how linking strategy and risk can reveal options and opportunities to strengthen strategy and implementation of strategic initiatives. The growing complexity and volatility of conditions impacting organizations today require a disciplined approach to uncover and address strategic uncertainties. Learn from organizations that are embedding risk thinking to grow value, and discover practical tools and techniques to help navigate the upside with success in your organisation.

Category: Strategic Risk Management (SRM)

Speakers:
- **Monica Merrifield**, Vice President, Risk Intelligence, YMCA of Greater Toronto
- **Mohammed Ismail**, Principal Risk Advisor, Toronto Transit Commission
“Joint” Accountability – A Risk and Insurance Focused Marijuana Primer – Room 201D
This session will focus on an overview of how we arrived at anticipated legalization of marijuana, what medical marijuana is, insurance policy issues, risk management issues and how marijuana use impacts the workplace. Takeaways: Developing a better understanding of marijuana, the product, the uses and the legal impact of same. Overview of insurance policy and risk associated with marijuana; Understand the risk to businesses/employees and how to address same.
Category: Emerging Risks (EMR)
Speakers: Alexis Moulton, Partner, McLennan Ross LLP
Leszek Bialy, Vice President – Head of Alternative Risk Transfer, Zurich Canada

Exposure for the Mobile Workforce: Incidents, Illness and Inclusion – Room 203D
Today there is no destination immune from a terrorist attack or natural disaster. Risk managers are now tasked with developing products and procedures in the spirit of their duty of care (Bill C-45), to mitigate against “foreseeable” risks like Zika or civil unrest. As the mobile workforce transitions from baby boomer to millennial, so to does the incidence of risky behaviors, mental illness, and sexual assault. The mobile workforce now includes a growing number of mobile workers that identify with the LGBT community. Management of their international mobility is challenging.
Category: Enterprise Risk Management (ERM)
Speakers: Robert Quigley, Senior Vice President and Regional Medical Director, Americas, International SOS
Janet Stein, Director, Risk Management and Insurance, University of Calgary

Product Recall – Balance Sheet Protection – Room 201F
Category: Insurance & Contract Management (ICM)
Speaker: Florian Beerli, Senior Vice President, Product Recall, Chubb

Risk Management: The Next Generation – Room 202B
In this session, the panel will discuss the challenges and potential solutions for young professionals in risk management. Our panelists will each present the following: Change and technology - How can young risk management professionals take advantage of changes and how have these changes affected the industry? The knowledge and experience gap - how can young professional’s create opportunities to accelerate meaningful experiences? Takeaway: Constructive suggestions on how you can bridge the knowledge and experience gap.
Category: Career Development (CAD)
Speakers: Maha Hasnain, Client Relations Manager, RSA
Riaz Juma, Director of Insurance and Risk Management, CAP REIT
Kris Kibsey, Global Risk Manager, Magna International Inc.
Amanda Rudnicki, Client Executive, Marsh Canada Limited
Social Media – Friend or Foe – Room 203B

Social media is a powerful marketing tool. However, social media is fraught with risks, including breach of confidentiality, defamation and scrutiny by regulators for acts done “off the clock” that call into question one’s integrity and professionalism. This interactive session looks at balancing the benefits of social media against the risks posed by social media by exploring recent social media disasters and addressing ways companies and individuals can manage these risks. This session will also explore how developing a sound social media policy is essential to controlling the risks posed by social media. Finally, this session will look at the rules of engagement surrounding the use of social media, including strategies for responding to viral campaigns and negative posts. Takeaways: Understanding the risks associated with the use of social media. Knowing the rules of engagement. Think before you Tweet/post/friend. Strategies for managing the risks posed by social media.

Category: Technology & Risk (TRI)
Speakers: Belinda Bain, Partner, Gowling WLG (Canada) LLP
Taryn Burnett, Partner, Gowling WLG (Canada) LLP
Nick Jones, Risk Manager, Gowling WLG (Canada) LLP

The Wind Blew, The Earth Shook, The River Rose and My Claim is Still Not Paid – Room 202D

Property loss claims always put carriers and risk managers to the test. Why do many insurance claims fall when coverage is in place? Learn from two seasoned risk professionals with experience in large CAT property losses and how to deal with the adjusters, carriers, lawyers, accountants and internal company management when the claim stalls. Find out how to avoid costly mistakes in claims presentation and preservation; policy interpretation; forensic accounting; business interruption and the mostly error, human emotions. This session will provide confidence in handling the claims process. Takeaways: Present a process for keeping property claims moving forward. Educate risk managers on the danger signs when negotiating a major CAT loss. Provide real examples of successful CAT settlement.

Category: Claims Management (CLM)
Speaker: Lance Ewing, EVP Global Risk Management & Client Services, Cotton Holdings Inc.
Johan (Joe) Bramer, Director Insurance Risk, TransCanada Corporation
Visit us at booth 520 during the 2017 RIMS Canada Conference.

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Ted Childs
Workplace Diversity Expert

When Ted Childs started at IBM over 39 years ago, equal opportunity was considered a core principle of the company’s values, with a strong history of focus on gender, race and disability. Through the leadership of Childs, IBM broadened the definition of diversity to include sensitivity to cultures, sexual orientation and age. As a leading corporate diversity expert, Childs understands the importance of embracing diversity and the advantage it provides in the war for talent and an increasingly competitive global marketplace.

His success with IBM has been attributed to looking beyond the internal factors of the organization to the diverse external entities that affect a company’s success, such as customers, advertisers, suppliers, the applicant pool, and community at large. Childs believes that in order for an organization to achieve its highest potential, it must pay close attention to changing global demographics and emerging issues, and embrace them as opportunities for growth.

Captivating and eloquent, he challenges organizations to become fully vested in diversity and take ownership of it. With almost 40 years of success in corporate America, Childs gets straight to the bottom line and proves that a healthy diversity policy is essential to achieving the ultimate competitive advantage.
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• Automobile
• Property
• Liability
• Global Technical Services (GTS)
• Catastrophic Events
• Workers’ Compensation & Disability Claims

• Origin & Cause
• Crawford Forensic Accounting Services
• Contractor Connection®
• Crawford Compliance™
• Legal Services™
• Appraisal Management
• Broadspire® Medical Services
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For more information contact us at 1-800-522-1380
info@crawco.ca
Dr. Erwann Michel-Kerjan is a world-renowned authority on risk management who works on the cutting edge of what it takes (in theory and practice) to cope with extreme events in our contemporary world. Now, more than ever, his work provides a crucial set of tools for navigating an increasingly complex and catastrophic world. We’re barely out of the first decade of this century, he argues, but already we have witnessed catastrophes of a totally new dimension on almost every front: large-scale natural disasters, global climate change, international terrorism, energy crises, technological accidents, major corporate failures, and a historical financial crisis that had a seismic effect worldwide. In this keynote, Erwann gives a unique and highly informed perspective on how your organisation can adapt to changing conditions to make itself better prepared to survive - and even thrive - in a difficult world.

He has advised several heads of state, corporations and international organizations on these topics. From 2008 to 2017, he served as Chairman of the OECD Secretary-General Board on Financial management of Catastrophes which advises the Finance Ministries of the 35 member countries. Until recently he was the Executive Director of the Wharton Business School’s Center for Risk Management and also served on the advisory board to the CEO and Chairman of insurance giant AXA. One of the founders of the World Economic Forum’s Global Risks Report initiative in 2004, he continues to serve of the advisory board of the World Economic Forum for this work. Award-winning author of 7 books and 100 publications, his work has been covered by most leading media.

He recently joined the global consulting firm McKinsey & Co as a Partner of the Firm, based in New York.
ECONOMIC PANEL PLENARY
PERSPECTIVE FROM THE EXPERTS

Wednesday, September 27, 8:30 AM – 9:30 AM
John W.H. Bassett Theatre, Level 100

Moderator:
Michael Stramaglia
Co-Director, Centre of Excellence in Risk Management
Schulich Executive Education Centre (SEEC)

Jeff Rubin
Economist

Jeff Rubin is an internationally-renowned economist—a trusted voice on the future of oil and energy and how they relate to the economic outlook. His critically hailed book Why Your World is About to Get a Whole Lot Smaller is a must-read, not simply for people in oil-related industries, but for anyone interested in understanding the future of every industry. His next book, The End of Growth, paints a picture of our economic future, where the end of cheap oil brings an end to endless economic growth. His new book is The Carbon Bubble, which addresses Canada’s national economic future—and the financial security of all Canadians. His insights appear regularly on the front page of The New York Times and The Wall Street Journal, and he is a fixture in the media (ABC, CNN), where he comments on federal budgets and other key economic events with a candor and a level of insight rarely matched by economic experts. From 1992-2009, Rubin was Chief Economist at CIBC World Markets, where he made headlines at home, and earned a solid international reputation for his prescient calls on oil prices and their economic impacts. Rubin also penned a Globe and Mail column, Ahead of the Curve.
As Executive Director of the Angus Reid Institute, Shachi Kurl can be found offering analysis on CBC’s “At Issue,” Canada’s most-watched political panel, as well as in The Globe and Mail, the National Post, and other influential forums. At the Institute—one of North America’s premier nonpartisan, not-for-profit research and public opinion polling organizations—she works to further public knowledge, debunk myths, and contribute to debate and discussion in meaningful ways, enhancing the understanding of issues that matter to Canada and the world. She brings nearly two decades of public policy expertise to her role, spending the first part of her career as political reporter.

Kurl is a recipient of the prestigious Jack Webster Award for Best TV Reporting. Along with former Australian and UK Prime Ministers Julia Gillard and Margaret Thatcher, she is an Alumnus of the US State Department’s International Visitor Leadership Program. Her expertise has been sought by policymakers who have invited her to testify before parliamentary committees at the House of Commons. She holds a degree in Journalism and Political Science from Carleton University.

Subject matter expects, Jeff Rubin and Shachi Kurl, share their views on how the world is changing from an economic and political perspective and the risks and opportunities affecting us as Canadians and business communities.
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COME TOGETHER TO SHOW “PRIDE” IN OUR COMMUNITY!

ABOUT THE EVENT:
Marsh’s Pride Colleague Resource Group cordially invites you to join us for an inclusive event.

The event will bring the risk management community together fostering understanding and full inclusion of all people and cultures.

WHO SHOULD ATTEND:
All RIMS Delegates, Exhibitors, Sponsors, Friends and “Allies”.

“Allies” are straight individuals who believe that lesbian, gay, bisexual and transgender people should experience full equality in the workplace.

SUPPORTING SPONSOR:

TUESDAY
SEPTEMBER 26, 2017

9:00 p.m. - 12:00 a.m.

CANYON CREEK CHOPHOUSE
156 Front St W,
Toronto, ON M5J 2L7

Complimentary food and beverages will be served!

About Marsh’s Pride Colleague Resource Group:
As part of Marsh’s Global Diversity and Inclusive mandate to create a more diverse and inclusive professional culture, the Pride Colleague Resource Group was launched across Canada in March 2017. The group’s mission is to foster an environment that empowers colleagues to fully express who they are and enrich one another.