



2026 PERK Program

Please provide at least four weeks' advance notice for session requests.

Please review the list of sessions below and select a PERK session. Sessions are alphabetized by partner and whether they will be offered in-person or virtually.

Send any questions on the PERK Program to chapterservices@rims.org.

*Submit one form per session request. **Please Note:** If your chapter would like any assistance in planning a virtual meeting via Zoom, please contact chapterservices@rims.org.*

***Cancellation Policy:** Scheduled PERK sessions must be cancelled more than two weeks (10 business days) in advance of the presentation date. After that deadline, chapters will be responsible for covering any non-refundable travel expenses incurred by the PERK Partners.*

2026 PERK Sessions:

Sessions Available In-Person and Virtually:

To submit a PERK Session Request, please [click here](#).

The Valuation Gap: Replacement Cost in a Volatile World, Appraisals International Inc.

Escalating construction costs, supply chain volatility, labor shortages, climate-driven losses, and geopolitical uncertainty have fundamentally changed the way organizations should think about insurable property values. Yet many insured values in the United States still rely on outdated assumptions, static costing tools, or infrequent updates. This session explores why traditional approaches to property and equipment valuation are increasingly misaligned with today's risk environment and how that gap can expose organizations to underinsurance, premium inefficiencies, and claims disputes at the worst possible moment. Drawing on real-world appraisal experience across public and private sector portfolios, this presentation will unpack the macroeconomic, regional, and asset-specific drivers reshaping replacement cost today, from material price volatility and labor dynamics to exchange rates, regulatory shifts, and technological change. Attendees will gain practical insight into how accurate, defensible insurable values support stronger risk financing decisions, fairer claims outcomes, and more resilient balance sheets, making valuation a strategic risk management tool rather than a compliance afterthought.

Formats: Virtual and In-Person

Risk vs Compliance Balancing Risk with Value Creation: Integrating Risk Management into Organizational Strategy, Central Bank of Barbados

Balancing risk with value creation is no longer a back-office exercise, it is a strategic advantage. When organizations integrate risk management directly into strategy, they move beyond simply avoiding threats and instead use risk intelligence to unlock opportunities, strengthen competitiveness, and drive sustainable growth. This approach equips leaders with a clearer understanding of uncertainties, enabling them to make bold yet informed decisions that align with the organization's purpose and performance goals. In a rapidly evolving environment, the real win comes from embedding risk thinking into every stage of the strategic journey—transforming ERM into a catalyst for innovation, resilience, and long-term value creation.

Learning Objectives:

1. How can organizations shift from viewing risk management as a compliance function to leveraging it as a driver of strategic value and innovation?
2. What frameworks or tools best support the integration of ERM into strategic planning and decision-making at the executive and board levels?
3. How can leaders balance risk appetite with growth ambitions to ensure both resilience and value creation in volatile environments?
4. What role does risk culture play in sustaining a strategy that effectively balances opportunity, uncertainty, and long-term performance?

Formats: Virtual and In-Person

The AI Arms Race in Cybersecurity: Are You Ready for the Next Wave?, BDO USA, P.C.

Generative AI has emerged as both a transformative business tool and a powerful enabler of cybercrime. From AI-assisted phishing campaigns to automated vulnerability discovery and deepfake-enabled fraud, attackers are leveraging machine learning at scale. This session explores the rapidly evolving threat environment and the implications for cyber insurance, incident response, and enterprise risk management. Using recent real-world case studies, we will examine how AI-driven attacks bypass traditional defenses, the potential for systemic events, and how risk leaders can prepare. We will also address how underwriters are adapting their modeling and policy language to account for AI-related exposures.

Learning Objectives:

- Understand how AI is accelerating cyberattack sophistication.
- Evaluate the insurance and coverage implications of AI-enabled threats.
- Identify enterprise risk mitigation strategies and practical controls for AI risks.

Formats: Virtual and In-Person**Coverage at a Crossroads: Closing the Disconnect Between Emerging Risks and Policy Language, BDO USA, P.C.**

Cyber insurance is evolving rapidly to keep pace with the risks of AI, cloud dependency, and third-party service concentration. Yet gaps remain between the exposures organizations face and the protections available in the market. This session will explore how AI-driven risks are shaping underwriting, exclusions, and policy language, with a focus on real-world claim scenarios. We will highlight how insureds can present their cyber posture, negotiate terms, and maximize recovery when AI-enabled events disrupt operations. Panelists will include perspectives from claims experts, brokers, and legal counsel.

Learning Objectives:

- Examine how AI-related risks are shaping cyber insurance underwriting and exclusions.
- Learn how to structure cyber policies to reduce gaps in coverage.
- Gain strategies for maximizing recovery through documentation and claims presentation.

Formats: Virtual and In-Person

When One Breach Shakes Many: Preparing for the Next Wave of Cyber Catastrophes, BDO USA, P.C.

The recent wave of high-profile cyber incidents—from supply chain disruptions to global ransomware campaigns—demonstrates how interconnected digital infrastructure can trigger cascading losses across industries. This session examines how cyber events can escalate from isolated breaches to systemic risks, threatening entire sectors and even national economies. We will review lessons learned from recent attacks on healthcare, retail, and critical infrastructure, with a focus on how to measure business interruption, extra expenses, and contingent exposures. Attendees will leave with practical frameworks for assessing systemic cyber risk, aligning with insurers on aggregation concerns, and stress-testing their organization's resilience.

Learning Objectives:

- Analyze real-world case studies where cyber risk created systemic disruption
- Quantification of contingent business interruption losses.
- Strengthen enterprise resilience through scenario planning and insurance optimization.

Formats: Virtual and In-Person**Third Party Litigation Funding, Bradley Arant Boult Cummings LLP**

Third Party Litigation Funding (TPLF) is a growing—but contentious—reality in today's legal landscape. On one hand, proponents of TPLF assert that it can allow companies to transfer the financial risk of prosecuting a lawsuit to a third party, thereby broadening access to civil remedies for deserving plaintiffs. On the other hand, critics assert that TPLF risks increasing the number of frivolous lawsuits and creates a lack of transparency in the litigation process. State legislators and both state and federal courts have responded to TPLF's rise in varied ways that both plaintiffs and defendants must understand to navigate this new legal landscape. This presentation will provide an overview of the current status of TPLF regulation at both the state and federal level, including statutes, regulations, local rules, and disclosure requirements in courts nationwide.

Learning Objectives:

- Learn the benefits and risks of TPLF
- Understand why legislatures and courts have an interest in regulating and monitoring TPLF
- Understand the current landscape of TPLF regulations and court rules, with a focus on key jurisdictions nationwide.

Format: In-Person Only, Contiguous United States

Ensuring Insurance Coverage for Spoofing and Social Engineering, Bradley Arant Boult Cummings LLP

Almost every day brings news of another successful spoofing attempt, and these are just the ones that get reported. From Fortune 500 companies to mom-and-pop shops, it's no longer a question of "if," it's a question of "when" this will happen to your organization. Spoofers frequently target unsuspecting employees, and despite continuing efforts to prevent their success, sophisticated spoofers can trick even the most highly trained and qualified employee. This talk will provide an update on the developing coverage law and discuss the best insurance coverage options to ensure coverage for these losses.

Learning Objectives:

- Learn more about the risks posed by spoofing and social engineering
- Identify common tricks and access points utilized by social engineering fraudsters
- Learn about what insurance coverages may or may not protect your organization

Format: In-Person Only, Contiguous United States

Punctuation, Please: The Role of Punctuation in Policy Analysis, Bradley Arant Boult Cummings LLP

This presentation will explore how courts consider punctuation when reading insurance policies. Insurance policies are governed by the same rules of interpretation as non-insurance contracts, which means punctuation matters! One comma can affect the scope of coverage, the applicability of exclusions, and more. Topics covered will include recent cases focusing on punctuation in insurance policies and how to negotiate policy wording and grammar to secure the coverage your organization needs.

Learning Objectives:

- Discuss how insurance policies are subject to standard principles of contract interpretation
- Understand how punctuation can narrow or widen the scope of coverage
- Learn how to negotiate policy language and grammar to maximize coverage.

Formats: Virtual and In-Person

Thinking Outside the Box, Bradley Arant Boult Cummings LLP

In October 1962 the world came perhaps the closest it has ever come to full-scale nuclear war. In resolving the Cuban Missile Crisis, President John F. Kennedy turned to basic tenants of crisis management informed by a historical perspective on the pressures and planning that inadvertently pushed Europe to war in 1914. While no corporate risk manager will have to address a crisis with stakes as high as JFK, we can look at critical aspects of his decision-making to learn valuable lessons about how our organizations can resolve crises through flexibility, rather than rigid compliance with a plan. And, like JFK, we can look to the lessons of August 1914 to see how dogmatic reliance on a plan can lead to disaster.

Learning Objectives:

- Look at one of the most famous examples of crisis management, with the highest stakes imaginable, and use that to learn universal lessons of crisis management
- Understand how flexibility and creativity are essential to any crisis response
- Understand how you can find examples of risk management to learn from outside of the corporate context.

Format: In-Person Only, Contiguous United States**Captive 101: The Roadmap to Captive Insurance, Hylant Global Captive Solutions**

Curious about captive insurance or looking for a quick refresher? Join us for an informative session that breaks down the essentials of captive insurance. We'll walk you through the three key phases—feasibility, implementation, and ongoing management—while sharing insights from multiple industry perspectives. You'll gain a clear understanding of how to evaluate captive feasibility, learn strategies for sustaining its value for insureds, and explore opportunities to enhance coverage and expand program benefits.

Formats: Virtual and In-Person

Make Your Point Stick, Presentation Skills for Risk Professionals, NovaData Solutions

Elevate your presentation game by creating and delivering impactful, engaging, and memorable presentations. Led by Jeff Esper, SVP at NovaData Solutions, a three-time semi-finalist in the World Championship of Public Speaking, this session will equip you with the tools to captivate your audience and leave a lasting impression.

Whether you're presenting in a boardroom, addressing a large audience, or even speaking virtually, you'll learn essential skills to enhance your delivery. Discover how to weave storytelling and analogies into your presentations, explore the different types of stories and learn the science behind their effectiveness. Additionally, we'll cover techniques for crafting compelling openings and designing slides that make a strong impact. Mastering presentation skills is crucial in our industry and beyond, especially for participants at RIMS events.

Formats: Virtual and In-Person**To Audit or Not to Audit? That's Not the Real Question. It's What the Restoration Invoice Audit Has to Teach, NovaData Solutions**

When disaster strikes, property owners depend on restoration contractors as trusted partners in the response and recovery process. Most organizations establish Master Service Agreements (MSAs) to gain predictability and protection, while contractors receive fair terms, streamlined approvals, and long-term partnership opportunities. This session begins by examining how MSAs and rate agreements support those shared goals and outlines best practices for establishing scope definitions, pricing frameworks, documentation standards, and communication protocols.

Setting the right terms up front is essential—not to constrain contractors but to empower them with clarity that reduces disputes and accelerates work. From there, we shift to the heart of the discussion: what the audit findings can teach us. Drawing on real audit data, we explore the difference between meaningful industry-benchmark insights and straightforward billing mistakes. Examples such as equipment term discounts, IICRC-aligned drying standards, management-to-staff ratios, and small-tools allowances show how audits can highlight deviations from common practices—not as accusations, but as indicators of where project conditions, documentation, or assumptions diverge.

These findings help stakeholders understand root causes, refine expectations, and bring consistency across vendors. Mistakes occur in every fast-moving industry and often reflect communication gaps rather than intent. Understanding this distinction is vital. By separating systemic signals from simple errors, risk managers and contractors can focus improvement efforts where they matter most. Attendees will leave with a clear view of how MSAs, practical audit interpretation, and collaborative communication works together to strengthen contractor relationships, uncover meaningful insights, reduce operational friction, and improve cost predictability across the restoration lifecycle.

Formats: Virtual and In-Person

Insurance Coverage for Government Investigations, Perkins Coie

Many liability policies define a covered “claim” broadly enough to include government investigations well before they result in a traditional lawsuit. Policyholders need to be aware of the broad range of investigations that could trigger such coverage in order to take full advantage of the policies they purchased. Even more importantly, a policyholder needs to be aware of when such an investigation is a “claim” requiring notice to its insurance company, to avoid the risk of forfeiting all coverage not only for the investigation but also for any related claims that arise from the same circumstances, on the grounds of untimely notice. This presentation addresses each of these topics, as well as the particular insurance coverage issues that frequently arise when the government is the claimant.

Formats: Virtual and In-Person**Potential Pitfalls in Excess Coverage (and How to Avoid Them), Perkins Coie**

Policyholders generally expect their excess policies to work seamlessly with their underlying coverage, but even apparently straightforward excess coverage that is designed to “follow form” to the underlying can contain hidden pitfalls that appear after a loss occurs. It may not be clear, for example, which underlying policy is followed, or which language is “otherwise provided” in the excess policy and so not followed at all; there may be disputes as to whether the excess insurance company can rely on any alleged failure of the notice or cooperation with an underlying policy; or the various policies in the tower of coverage may have inconsistent choice-of-law or other dispute resolution provisions. This session addresses common areas of dispute that arise out of the structure of excess programs, and steps to take when placing coverage to avoid unpleasant surprises once a loss occurs.

Formats: Virtual and In-Person**Reservation of Rights Letters: Protecting the Policyholder, Perkins Coie**

Insurance companies routinely send reservations of rights letters in response to a policyholder’s notice of claim, but what do they really mean? And how and when should a policyholder respond? A “reservation of rights” letter may in reality be a partial denial of coverage, or may seek the policyholder’s acquiescence in certain of the insurance company’s positions, such as the purported right to recoup its defense payments under certain circumstances, or to require that defense counsel abide by the insurance company’s billing or other guidelines. This session will look at some of the potential traps for the unwary and tips on how a policyholder can successfully navigate and respond to reservation of rights letters to ensure that the policyholder’s interests are also being protected.

Formats: Virtual and In-Person

From Risk Insight to Action: Integrating Security, Resilience, Threat Intelligence, and Training, Sigma 7

In today's volatile risk environment, organizations often possess abundant risk information but struggle to convert insight into action. This session demonstrates how leading organizations are integrating Security, Resilience, Threat Intelligence, and Training into a unified risk operating model that strengthens preparedness and accelerates decision-making. Participants will learn how real-time intelligence can inform enterprise risk assessments, how security and resilience functions can be aligned to reduce gaps, and how targeted training and exercising embed risk awareness into daily operations. The session delivers a practical roadmap for moving beyond siloed risk management toward a cohesive, operationally effective approach that Boards and executives can trust.

Format: In-Person Only, U.S. and Canada

The Risk Management Seat at the Strategy Table – From Governance to Execution, Sigma 7

Boards and executive teams increasingly expect Risk Management to inform strategy, not simply monitor exposure. This session explores how Risk Managers can effectively earn and sustain a seat at the strategy table by translating enterprise, operational, and emerging risks into decision-ready insights that directly support business priorities. Participants will examine how ERM, risk reporting, analytics, and visualization tools can be integrated to align risk appetite with strategic objectives, capital allocation, and operational execution. The session provides practical guidance on positioning Risk Management as a cross-functional enabler—connecting data, stakeholders, and outcomes—to drive long-term resilience and organizational value.

Format: In-Person Only, U.S. and Canada

'But I just want to see what building will fall down next!'...Using Power BI to tell the 'So-What' Story with Your Risk Data, University of Melbourne

How to unlock risk data across your organization's project, program and portfolio, to show what's really happening and report to Senior Managers in a way they can understand and care about.

Formats: Virtual and In-Person, U.S., Australia, and New Zealand

Insurance Through the Lens of Popular Culture, Winstead PC

This session explores key insurance issues through the lens of popular culture using clips from tv shows and movies about topics such as risk, underwriting, and claims.

Formats: Virtual and In-Person

Insurance Through an Attorney's Eyes, Winstead PC

This session will examine placement issues, claims, policy wording, and court cases through an attorney's eyes. It will also cover dealing with in-house and outside counsel on these issues.

Formats: Virtual and In-Person