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###### 2022 PERK Program

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

**NEW For 2022:** To submit a PERK Session Request, please [click here](https://form.jotform.com/220304912894152)

 *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* *PERK@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.*

**2022 PERK Sessions:**

**Sessions Available In-Person and Virtually:**

To submit a PERK Session Request, please [click here](https://form.jotform.com/220304912894152)

**When Disaster Strikes: Cyber Event Preparedness and Claim Preparation– Ankura**

Cyber risk is consistently expanding for businesses and many companies are not prepared. The session will identify activities key to developing a successful cyber security and insurance program, including best practices when responding to an insurable cyber event and the insurance claim process. The presentation will also include current cyber trends, along with real-life case examples to highlight critical areas of exposure and how they can be mitigated.

**Accurate and Timely Business Interruption Values – A must for any successful insurance program! – Ankura**

This session will focus on the process and benefits of accurately measuring business interruption values and exposures. Major benefits include:

•Encourages the full understanding of your business exposures and insurance program

•Allows for the customization of your program to meet your company’s exposures and needs

•Aligns your insurance spend with the true exposures of your business

• Provides for the consistent analysis and approach in addressing BI at each plant, distribution center and/or location

•Eliminates uncertainty by having a transparent model that ties back to reported financial statements

•Builds credibility with underwriters by having a comprehensive and transparent model

•Helps facilitate the renewal process

**Planning for and Managing Property and Business Interruption Claims– Ankura**

This session will focus on effective insurance program planning, including business coverage, potential areas of exposure and valuation of the exposures, policy considerations and assembling your claims team. We will also address the management of the claims process, including the players, communicating internally and externally, identifying areas of loss, general claim design and common adjustment issues.

**Recurring Issues in Complex Business Interruption Insurance Claims– Ankura**

This session will focus on loss measurement and adjustment issues commonly confronted by risk management in large and complex business interruption claims. Through case examples, we will provide technical and practical advice to help risk managers proactively prepare for and address these challenges as their claims unfold.

**Insurance Through An Attorney's Eyes– Bracewell LLP**

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

**The State of the Industry: Recent Impacts on the Insurance Market – Greenberg Traurig LLP**

This session will discuss the technical modernization of the insurance company and how this modernization impacts decisions related to product development, sales, underwriting, and claims management. Further, the session will explore how this technical modernization has impacted insurance consumers’ experience in the marketplace. Finally, the panel will discuss recent catastrophic events and how the market has responded, including through innovation.

**Insuring Product Liability: Top Five Insurance Coverage Issues In Mass Tort Litigation – Haynes and Boone, LLP**

This program will address the top five coverage issues in product liability/mass tort litigation, including (1) the trigger of coverage; (2) the number of occurrences; (3) horizontal and vertical exhaustion; (4) satisfying deductibles and self-insured retentions; and (5) priority of coverage.

**Patently Covered: Underwriting & Claims Issues For Intellectual Property Insurance– Haynes and Boone, LLP**

This program will address emerging insurance offerings for IP liability and claims, including what to look for in placing this coverage and anticipating potential claims issues for patent, trademark and copyright litigation.

**Tunc pro nunc: Navigating complex claims-made issues in D&O coverage– Haynes and Boone, LLP**

This program will address a variety of practical issues relating to D&O policy renewals and claims notices, including (1) the use and limitations on a notice of circumstances; (2) the interaction between related claims provisions and prior and pending litigation exclusions; (3) the scope of prior pending litigation/prior notice exclusions with continuous renewals.

**Insurance & Insolvency: What Every Insured Should Know About Maximizing Insurance Recovery In Bankruptcy– Haynes and Boone, LLP**

This program will review the top ten coverage considerations for policyholders in bankruptcy, including ownership of policy proceeds, the automatic stay, how to obtain standing, how to pursue claims in bankruptcy court, assignment issues, satisfaction of deductibles and SIRs, the insured v. insured exclusion, the scope of "loss" and claims for restitution, settlement of claims, and priority issues.

**Cannabis, Coverage, and Contracts: Mitigating Risk When Doing Business In or With The U.S. Cannabis Industry– Leech Tishman**

Cannabis is big business in the United States. Today, there is tremendous opportunity for dispensaries, growers, processors, and other cannabis-related businesses – including ancillary businesses – in states that have legalized medical and/or adult-use marijuana. With opportunity comes risk, however. As such, these businesses – including, but not limited to, more traditional businesses looking to enter into, contract with, serve, or supply the cannabis industry – must make sure that they are identifying and addressing all potential risks. This session will explore those risks – including ones unique to this dynamic industry as well as more traditional ones – and ways to mitigate them, including by using insurance coverage, representations and warranties, and contractual risk-transfer provisions.

**Insurance Protection Against Bankruptcy Preference Liability and Other Considerations for Companies Dealing with Customers in Bankruptcy.– Leech Tishman**

Companies doing business with struggling customers face a number of risks in the event of a bankruptcy filing, including the possibility of bankruptcy preference liability. Companies can mitigate the risks posed by bankrupt customers through Trade Credit Insurance policies that provide, either through standard provisions or endorsements, coverage for nonpayment of accounts receivable and protection from preference actions commenced by the bankruptcy estate against the insured. The session will discuss and examine these issues and other insurance coverage considerations for companies operating in volatile industries or dealing with financially struggling customers.

**Situational Awareness for Employees – Marchel Risk Consulting LLC dba Marchel & Associates Risk Consulting**

Participants will learn about the incident timeline and learn how to speed up their decision making process when faced with a threat. Principles of patten identification will be used to identifying threats and responses to those threats.

**Is the "Good Enough", Enough? Championing the Intersection of Risk, Governance, and ESG– Origami Risk**

As lines continue to blur across risk management, compliance, and ESG functions, it’s becoming imperative to knowledge share and practice agile risk management across departments. Your job as a risk manager is changing - it’s more strategic, with bigger consequences for not keeping up with the pace of change and getting ahead of emerging risks. It’s no longer about just getting the job done, but ensuring your department plays an advisory role in mapping out and planning for these compounding responsibilities and regulations across the organization. Join this session to discover: risk, governance, and ESG trends continuing throughout the remainder of 2022, the risk manager’s role in identifying organizational silos and bridging the gaps, Case studies from your peers, and what role technology plays in facilitating your organization’s governance ecosystem.

**Nuclear Verdicts - A Billion is the New Million – Wilson Elser**

Stratton Horres, a trial lawyer with 40+ years’ experience and extensive experience in crisis management and handling catastrophic and high-exposure mass casualty events will discuss the rise of social inflation and its impact on nuclear verdicts, legal strategies for turning the tables and minimizing nuclear verdicts, out of the box resolution strategies that moderate catastrophic risk and provide insights into best practices for handling billion-dollar claims. Today, defense attorneys must think the unthinkable and be prepared for the unimaginable.

**Sessions Available Virtual Only:**

To submit a PERK Session Request, please [click here](https://form.jotform.com/220304912894152)

**New Cases and Uncharted Territory - Bierbach v. Digger’s Polaris and State Auto/United Fire & Casualty Group– Arthur Chapman**

This session will focus on loss measurement and adjustment issues commonly confronted by risk management in large and complex business interruption claims. Through case examples, we will provide technical and practical advice to help risk managers proactively prepare for and address these challenges as their claims unfold.

**Cyber Coverages for Malicious and Non-Malicious System Failures– Bradley Arant Boult Cummings**

Many risk managers procure cyber insurance policies to offset cyber risks resulting from malicious cyber attacks, such as spoofing and social engineering, which are increasing and impacting more organizations, regardless of size. But non-malicious system failures constitute a greater proportion of overall cyber incidents reported to insurance companies. These technology failures cause significant business interruption losses that could be uninsured depending on an organization’s insurance program. This presentation surveys available insurance coverages for both malicious and non-malicious cyber losses and provides the use case for procuring coverage for both risks. This presentation is available virtually and may be available in-person beginning in spring 2022.

**The Future of Insurance: InsurTech and Blockchain– Bradley Arant Boult Cummings**

“InsurTech” and “Blockchain” will soon change many components of insurance procurement, underwriting, and claims. This presentation familiarizes risk managers with these terms, and discusses current insurer implementation of blockchain in claims and underwriting, as well as blockchain’s potential future impact on the insurance market. The presentation also discusses current implementations of InsurTech, particularly in personal lines, as well as InsurTech’s potential impact on commercial lines, predominantly in pricing and underwriting for small to mid-size businesses. This presentation is available virtually and may be available in-person beginning in spring 2022.

**Managing Your Current Auto Insurance Program While Understanding its Future Needs – Bradley Arant Boult Cummings**

Risk managers procuring insurance for multi-state commercial fleets must procure the coverages and minimum limit requirements across multiple states. Three- to four-hundred page auto policies with state specific endorsements are the norm. This presentation spots coverage challenges posed by conflicting state requirements, and prepares risk managers for the new coverage challenges posed by autonomous vehicle fleets. This presentation is available virtually and may be available in-person beginning in spring 2022.

**Insuring Pandemic Risk: State and Federal Legislative Responses to COVID-19 – Bradley Arant Boult Cummings**

In response to COVID-19 insurance coverage losses and in anticipation of future pandemics, states and the federal government have introduced legislative reforms. This presentation surveys pandemic-related insurance legislation and regulations pending before state legislatures and Congress, as well as the state of the pandemic insurance market. This presentation is available virtually and may be available in-person beginning in spring 2022.

**Risk Mitigation in Corporation Transactions– Leech Tishman**

In the presentation, I would first discuss the various types of risks in a broad range of corporate transactions. I would then discuss the best ways to mitigate those risks: through due diligence, reps and warranties, indemnification provisions and insurance. I would also speak to the increasingly popular reps and warranties insurance.

**Reducing Risk through Diversity, Equity, & Inclusion– Leech Tishman**

In today's culture, many businesses and clients are implementing diversity, equity, and inclusion ("DE&I") requirements when considering whether to award business to professional services firms. Professional services organizations face risk if they do not implement DE&I in the workplace and fail to meet their clients' expectations. Moreover, studies have proven that DE&I in the workplace leads to diverse thoughts, approaches, perspectives, and outcomes, which benefits all organizations, their employees, and the clients they serve - thus further mitigating risk. Professional firms will undoubtedly reduce risk by establishing enduring DE&I policies, procedures, and programs.

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**Human Trafficking: The Silent Risk– Wilson Elser**

This course will review the various permutations of claims that hoteliers face when alleged human trafficking occurs on their premises—from TVPRA claims to premises liability to simple negligence. It is important for claims representatives to have an understanding of the nature of the claims, the law that exists relating to the claims, the red flags, and the factual support required to maintain such claims so the appropriate reserves are set and an accurate assessment of case value can be made.

**Managing A Company Crisis: Top Ten Tips– Wilson Elser**

Would you know what to do if a regulatory or law enforcement agency came knocking on your client's door, threatening to shut down a lucrative product line? By the end of this session, you will. Learn the detailed steps to take in the midst of a crisis, and how to establish preventative measures before one even occurs through the use of a real-life occurrence that was unlike any other.

**Social Inflation– Wilson Elser**

We plan to explore the concepts behind “social inflation” and the factors driving the cultural shift in society, and the various issues driving the current legal climate. Understanding these factors and their effects will allow attorneys and claim adjusters to better analyze claims, discover, defend and more accurately assess insurer’s risk of loss.