



DECEMBER 2013

MESSAGE FROM RIMS CANADA COUNCIL CHAIR BETTY CLARKE

Fall has crept upon us so fast, and I am coming to the end of my term as Chair of the RIMS Canada Council (RCC).

On behalf of the RCC, I am delighted to introduce you to the new RCC Executive that will take the reins in January, 2014. Your new RCC Chair will be Roman Parzei from the City of Brampton, who I am sure will be a true inspiration to all of you. Our new Vice Chair will be Darius Delon from Mount Royal University. Ren Lips from PCL Constructors continues to be our Treasurer and she is doing a fantastic job for us. Please join me in extending a special thank you and goodbye to some of our fine volunteers. Tino Brambilla, Manitoba Hydro, finishes his term as Past Chair at the end of this calendar year. Thank you, Tino, for all the knowledge and great contributions you brought to the RCC table. I hope to be as valuable an asset to Roman as you were to me. Goodbye also to Sue Mephram, our amazing Secretary, being the shining star that she is to all of us. Our new Secretary commencing January, 2014 will be Lynda Lyttle from Stantec Consulting.

We also have some goodbyes, thank yous and welcome aboards to say to our RCC Subcommittee Chairs. Steve Pottle of York University is coming to the end of his term as Chair of the RCC Communications and External Affairs Committee (CEA). Carrie Green from CURIE, current Editor of this newsletter, will be our new CEA Chair. Given the amazing job Carrie does

with this newsletter, we are looking forward to her work as Chair. Karin McDonald from Hydro One has completed her term as Chair of the National Conference Committee (NCC). Karin has been a dedicated volunteer for many years and did an amazing job, counting many accomplishments as NCC member and Chair. We welcome April Savchuk from Catlin Canada as the new NCC Chair. April has worked very closely with Karin and will no doubt continue to deliver the value expected to our conference delegates and industry partners.

What a marvelous experience to have been part of the 2013 RIMS Canada Conference, "Discovery", hosted by beautiful Victoria, the capital city of British Columbia. It was overwhelming to experience such rich her-

itage, history and splendor. Wow, wasn't the Inner Harbour a discovery in itself? The British Columbia Chapter and path breaking Local Organizing Committee



chaired by Steve Matterson of B.C. Ferries and Dan Heaman of Central 1 Credit Union went above and beyond in hosting this conference. It certainly exceeded my expectations with such outstanding plenary speakers and concurrent sessions. A special thank you is extended to Nowell Seaman, who honoured us with a beautiful memorial tribute to our special friend and colleague Glen Frederick, a recent Chair of the RCC, who passed away in August. This issue of the RIMS Canada Newsletter contains a recap of the Conference in words and photos.

The RCC, as an important standing committee of the Risk and Insurance Management Society (RIMS), is committed to expanding its value to suit the needs of you, our Canadian members.

Please feel free to contact your chapter's RCC Representative or any of our members to let us know how we are doing and

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CROSSROADS 2014: CHANGING LANDSCAPES



The Manitoba chapter of RIMS is pleased to be hosting the 2014 RIMS Canada Conference, Crossroads 2014: Changing Landscapes, in Winnipeg on September 14-17, 2014. The conference co-chairs Bev Duthoit and Valerie Barber along with the entire local organizing committee will welcome you to Winnipeg, the vibrant capital of Manitoba, located in the geographical centre of North America at the

historic trading junction of the Red and the Assiniboine Rivers.

We look forward to providing you with a first class conference program. The focus of our program will be on managing the many challenges that arise from a constantly evolving business landscape, whether that is technology, human resources, economics, environmental or more physical changes including geo-

graphical and climate change. Along with an excellent program we will provide many opportunities for you to enjoy some warm prairie hospitality. We look forward to seeing you in 2014!

Winnipeg - Be here and be transformed



Winnipeg
Esplanade Riel
Bridge

Message from RIMS Canada Council Chair

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if you feel there are any changes required to ensure we deliver top quality communication and service for you.

Please continue to visit our RCC website at rimscanada.ca for the latest communication material. Let us know if there is information you would like us to share with you on this site. You can also follow us on Twitter @RIMSCdaCouncil or join the RIMS in Canada group on LinkedIn for up to the minute news.

Remember that volunteering is so important and can be so rewarding. Take the time to realise what you might have to offer, and

then take the next step by sending an email to us at canada@rims.org. Make sure that you advise us of the type of volunteer position you would be interested in. This will enable us to add your name to a pool of possible candidates, kept on hand should a position you are interested in become available.

All of our Canadian chapters create their own unique value. Participation in your chapter is one of our main goals. Varying viewpoints on issues can be so valuable and this is one of the many important assets of networking with our peers from a variety of industries. This is a means of education in itself and sharing our experience with others can only enlighten us and provide benefit to our employers, cities and provinces. We need your support. The en-

ergy and enthusiasm you have to offer can only expand our volunteer leadership and increase our dedication.

Please consider attending the RIMS Annual Conference in Denver, Colorado from April 27-30, 2014.



Colorado Convention Centre: Denver

Your next newsletter welcome will come from your new Chair, Roman Parzei, in Spring, 2013. We will be providing you with updates from the RCC annual Winter Planning Session planned for January 24-25 in Quebec City.

Thank you for your interest in the RIMS Canada Council. It has been a pleasure and an honour to have served as the Chair of this fine Council and group of volunteers second to none.

Betty Clarke

A TIME FOR SHARING: THE ALLOCATION OF DEFENCE COSTS UNDER A LIABILITY POLICY



■ By Bruno DeVita

Whether you represent the interests of insurers or insureds, eventually you will come across a case where the allegations made by a plaintiff include both covered and uncovered claims. When this occurs, the immediate questions for consideration are first, which of the insurer and insured will be responsible for the conduct of the defence, and second, who will pay the legal costs.

Generally speaking, an insurer's duty to defend is governed by the pleadings. Accordingly, if there are allegations within the pleadings, which, if proven, would fall within the coverage afforded by a liability policy, then a duty to defend arises, even if the allegations are groundless. However, as stated in the Supreme Court of Canada decision in *Nichols v. American Home Assurance Co.* [1990] SCR 801, if there are also claims in the same action that, if proven, would fall outside of coverage, "... the practice is for the insurer to defend only those claims which potentially fall under the policy, while calling upon the insured to obtain independent counsel with respect to those which clearly fall outside its terms".

This is much easier said than done. The above statement does not, of course, address the practical difficulties of conducting such a defence, including the question of who has the right to appoint counsel and maintain carriage of the defence and further, how the defence costs are to be apportioned between insurer and insured. Moreover, at the outset of litigation it is difficult to know which of the claims, if any, will result in liability and which will consume the higher amount of legal resources. As a result, the courts have generally held that the question of allocation of costs as between insured and uninsured claims should be determined at the conclusion of litigation. Both insured and insurer should have concerns with this ap-

proach. In the case of the insured, it means that the costs of the defence initially borne by the insurer and over which the insured has exercised no control, may be claimed back from the insured after the conclusion of the litigation. Thus, throughout the course of lengthy litigation, these costs remain a source of uncertainty and potential liability for the insured. In the case of the insurer, it means that it must bear the entire cost of the defence even if only a small portion of the claim relates to covered matters. Such a result seems unjust.

In the circumstances, a proactive approach to allocation of costs is probably a wise course. The insured would benefit from the certainty associated with a pre-trial allocation and possibly a negotiated degree of control over the conduct of the litigation. The insurer would, of course, benefit from the ongoing financial contribution made by the insured. As stated above, while it is often difficult to determine at an early stage how legal costs are to be allocated as between covered and non-covered claims, one solution is to enter into an interim agreement regarding cost-sharing with the right to seek a final allocation from the court when the matter is resolved. Often, when such interim agreements are entered into, by the time the matter is settled, the defence costs have become "water under the bridge" and no final allocation is ever sought. More often than not, this is because the agreed upon allocation turned out to be a reasonably accurate estimate of the breakdown between covered and non-covered defence costs.

Unfortunately, the courts have not provided clear guidance on the issue of allocation and the circumstances in which a pre-trial allocation is possible. However, the courts are generally agreed that the following principles will be applied in allocation cases:

Generally speaking, the onus lies on the insurer to propose a consistent and rational basis for allocation of defence costs where

some allegations are covered and others are not. (*McRae v. Kitching*, [1997] O.J. No. 4436)

Where an action raises claims within and outside of coverage and it is impractical or impossible to apportion the costs in any rational way (e.g. where the covered and uncovered claims arise out of the same factual circumstances), the insurer will bear the entire cost of the defence. (*McRae v. Kitching, supra, Kelly Panteluk v. AXA Pacific Insurance Co.* (2005), S.J. 370)

Where an insurer, in an action involving covered and uncovered claims, improperly refuses to defend or to share in the cost of defending a claim covered by its policy, the insurer will be called upon to pay all costs, even those pertaining to the non-covered claims. (*Modern Livestock Ltd. v. Kansa General Insurance Co.* [1993] A.J. No. 575 (Q.B.), confirmed on appeal at [1994] A.J. No. 654 (C.A.))

As to whether a pre-trial allocation of defence costs can be ordered, there is a difference in opinion from jurisdiction to jurisdiction. As stated above, the general view, and one that has found favour in British Columbia, is that the issue of allocation of defence costs should be dealt with after the underlying litigation is concluded, whether by settlement or trial (see *Intact Insurance Company v. Keith Hart Holdings Ltd.*, 2010 BCSC 209). However, a recent decision of the Ontario Court of Appeal has opened the door to pre-trial allocation. In *Tedford v. TD Insurance Meloche Monnex*, 2012 ONCA 429 the court was called upon to consider whether the insurer should bear the entire cost of the defence when there were claims presented that were outside of coverage. Specifically, the only claim covered under the policy was a claim for bodily injury which represented a small fraction of the total claim. The court found that the insurer was bound to defend both the covered and uncovered claims but only "in a manner

commensurate with the aggregate amount claimed", and that the insured would have to bear the costs of the defence "to the extent they exceed the reasonable costs associated with the defence of the covered claims". It found further that in determining the reasonable costs associated with the defence of the covered claims, it was "appropriate to consider the quantum of the covered claims". The court concluded by stating that "it would be unfair to the insurer to fix it with defence costs that are disproportionate to the extent of its potential liability for the covered claim".

The decision suggests that the insurer's responsibility for defence costs was limited to the work associated with the bodily injury claim and that the remainder of the defence costs incurred would have to be paid by the insured.

For the reasons set out above, an early allocation of defence costs provides a just and reasonable solution to the problem presented by claims that involve covered and uncovered allegations. An allocation agreement can provide greater certainty and control with respect to litigation costs which, in the writer's opinion, is ultimately of benefit to both insurer and insured. If an agreement cannot be reached, it now appears from the *Tedford* decision that in the appropriate circumstances, the courts may be amenable to granting a pre-trial allocation order to remedy the perceived unfairness in compelling an insurer to defend claims that are not covered under its policy.

Bruno De Vita is a partner with the Vancouver law firm of Alexander Holburn Beaudin & Lang LLP (www.abbl.ca). He is recognized in both Lexpert and Best Lawyers in Canada as a leading practitioner in the area of Insurance Law. Alexander Holburn Beaudin & Lang LLP is a member of the Arc Group of Canada, a network of independent insurance law firms across Canada (www.thearcgroup.ca).

RIMS CANADA CONFERENCE



VOYAGE OF DISCOVERY: A FIRST TIMERS EXPERIENCE

■ By James Eka & Sandra Alwazani



**Photos by:
Maryam Morrison
Photography**

This year's RIMS Canada Conference was held in the beautiful city of Victoria B.C. If you have never been to a RIMS Canada Conference like us, this was a very memorable experience. Whether you're here to gain knowledge, explore networking opportunities, learn about new industry products, marketing services or just to stay connected, you can find it all at this conference. As "First-Timers", we enjoyed many of the benefits that being part of the conference had to offer. The 2013 RIMS Canada Conference was a great success!

Sunday – Day One

At registration we were greeted by conference Co-Chair Steve Matterson who filled us in on some key highlights of the conference. In the exhibit hall, a wide variety of vendors were readily waiting to engage conference delegates. Vendors were creative in their efforts to

engage exhibit-goers by having interactive information sessions, quizzes, games and give aways as a way to attract foot traffic.

The exhibit hall provides a valuable opportunity to learn about new services, products and software that can help to manage risk more effectively.

Later that day, the Opening Reception was held in the exhibit hall. It provided a casual mix and mingle atmosphere where everyone had the chance to catch up with old friends and even meet a few new ones.

Monday – Day Two

Opening Ceremonies began with the singing of the National Anthem and a very touching tribute to Glen Frederick, a Canadian RIMS leader who passed away in August. If you had never met Mr. Frederick, you would be left feeling as though you missed out on a great opportunity.

The recognition and support shown by RIMS towards its members was felt throughout the conference, starting with words of welcome from RIMS Canada Council Chair Betty Clarke, RIMS Executive Director Mary Roth and RIMS President John Phelps.

This year's opening session had a theme focused on leadership, learning from great leaders and developing and encouraging young and new risk managers. The first plenary speaker, Dr. Joe McInnis, told a tale of one of his extraordinary deep seas adventures with the famous Canadian film director and producer James Cameron. He definitely captured the audience as he spoke about conquering goals and pushing your limits to reach new depths never before seen. He was truly inspiring.

Monday's sessions were great. The session on Data Breaches provided a dynamic look at the lawyer vs. underwriter (insurer) perspective. The dialogue was interesting and



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the delivery was very effective.

The United We Play Pan Am TO 2015 session provided a look into the Enterprise Risk Management structure as it relates to the Pan Am games. The session broke down the management of the key risks for the games into various manageable segments and further allocated the management of those key risks to individual areas. The session left you thinking – is there really any other way to manage risk?

glimpse of this journey, had everyone in the room amazed. Concurrent sessions on risk management topics continued throughout the day.

The networking opportunities continued on throughout the Gala that Tuesday evening. Boat cruise was the theme this year, with people dressed for the occasion in a colourful sea of blue and white. Add great food, good company and endless entertainment; this was a pleasant way to end the conference.

ping and restaurants for those seeking a more leisurely approach, and museums and historic landmarks for the artsy people.

Packing up and departing was bittersweet, not only because we were going back to reality, but there were many bonds and friendships formed over these short few days. The RIMS Canada Conference is definitely worth the experience and will leave you with extraordinarily memorable moments.

Check out the link for a look at our conference experience:
<http://youtu.be/QIyi6nDmBvI>



Tuesday – Day Three

Commander Chris Hadfield's presentation was simply incredible. Listening to him speak of his determination and persistence to follow his dream of being an astronaut against all odds was inspiring. His depiction of his journey to space, complete with on screen visuals providing a

Wednesday – Day Four

Being in beautiful British Columbia in the lovely city of Victoria, after the closing ceremonies many people decided to venture out and experience a little more of the culture. There seemed to be something for everyone to enjoy: whale watching and hiking for adventure seekers, golf, shop-



RIMS CANADA CONFERENCE GALA HIGHLIGHTS





AWARDS PRESENTED AT THE RIMS CANADA CONFERENCE

At the 2013 RIMS Canada Conference, ORIMS presented the Donald M. Stuart Award to Janet G.M. Stein, the Director, Risk Management & Insurance for the University of Calgary. Widely recognized as Canada's highest honour within the risk management field, the Donald M. Stuart Award has been bestowed annually since 1979 by ORIMS to celebrate Canadians who have made outstanding contributions in the risk management profession.

"Throughout her career, Janet's professionalism, superior risk management knowledge and unmatched experience has enabled her to help guide her institution and work with the Province of Alberta through some of the most complex and devastating challenges in recent history," said ORIMS President Suzanne Barrett. "In addition to her extraordinary professional achievements, she has shown a steadfast commitment to our industry, dedicating countless hours to educating tomorrow's risk management leaders. It is with great honour



L-R David Beal, Janet Stein, Philip Mouser, Lynda Lyttle

that we present the 2013 Donald M. Stuart Award to Ms. Stein."

Most recently at the University, Janet worked in the Emergency Operations Centre for the University during the flood in Calgary. Additionally, she has analyzed and implemented a variety of risk management programs for the institution that include the creation of the University's first Master Emergency Response Plan; one of the first university Risk Management web sites in Canada;

and has participated on a provincial committee during the 2009 H1N1 pandemic to create specific guidelines for students working in healthcare facilities.

"Today's risks continue to gain in complexity and come at us with speeds that risk professionals have never experienced before. This tends to prevent us from taking time to step back and reflect on our careers," said Ms. Stein. "I would like to sincerely thank the Ontario RIMS Chapter for awarding me with this honour

and acknowledging my passion for this truly exciting and rewarding profession."

Janet has held numerous leadership positions on RIMS local, national and international committees and currently serves as Chair of the new RIMS Canada Council Centralized Conference Programming Committee that works with Local Organizing Committees on the educational components of RIMS Canada Conferences. In 2011 she was a co-recipient of the "Les B. Strickler Innovation in Instruction Award" from the American Risk and Insurance Association – a product of assisting with the development of a University of Calgary MBA course which included experiential learning for the students in an emergency operations centre environment.

Also presented at the conference was the Fred H. Bossons Award, which each year honours the risk management professional who earns the highest marks on the three courses required to receive the CRM designation. This year's winner is Dr. Philip Samuel Mouser, CRM, assistant vice president, Marsh Canada Limited.

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MEMORIAL TRIBUTE TO GLEN FREDERICK

“In August, the Canadian risk management community lost a great leader, risk practitioner and friend, Glen Frederick.”

At the recent RIMS Canada Conference in Victoria, long-time colleague and friend, Nowell Seaman, Director, Global Risk Management, Potash Corporation of Saskatchewan Inc., paid tribute to Glen Frederick, who passed away on August 9, 2013. Glen held several senior risk management positions across Canada, most recently as Director, Risk Management Client Services, for the Government of

British Columbia. He also served in many volunteer positions with RIMS, including Chair of the RIMS Canada Council. Glen most recently had been a member of the Local Organizing Committee of the Victoria conference.

“During his distinguished and long (but not long enough) career, Glen touched many of us. You may have had the advantage of his experience and advice through his role with the Province or RIMS, or been a student in one of the post-secondary courses that he taught. You may have had the pleasure of working with him

in the British Columbia chapter of RIMS, or the privilege of working under his wise leadership on the RIMS Canada Council. Or simply the benefit of his friendship. Clearly, Glen was exceptionally well-regarded and well-loved throughout our community, and we will not forget him.”

Glen received both RIMS highest honour, the Harry and Dorothy Goodell Award, and Canada’s top risk management honour, the Donald Stuart Award in 2011. Both awards recognize lifetime achievement in the field of risk management. Glen loved his career and inspired and mentored many others.

Nowell closed his tribute by saying, “I know that Glen would have wanted us to enjoy this conference, and to make the most of the opportunity before us. And I think he’d be pleased if we honoured his memory by learning and discovering new ideas, by taking time to build strong, supportive professional relationships, and to share our experience and knowledge to advance risk management. And, when the day is done, to take a moment to enjoy the beauty of Victoria and raise a toast to the memory of our wonderful friend and colleague, Glen Frederick”.

WANT TO BE A SPEAKER IN WINNIPEG?

The RIMS Canada Conference – **Crossroads 2014 – Changing Landscapes** invites speakers to participate in our 40th annual conference, taking place September 14-17, 2014 in Winnipeg, Canada at the RBC Convention Centre - Winnipeg. We are now accepting Program Submission Forms (PSFs) for the 2014 RIMS Canada Conference.

The focus of our program will be on managing the many challenges that arise from

a constantly evolving business landscape, including technology, human resources, economic, environmental or more physical changes such as geographical and climate change.

Our conference is proud to be the premier Canadian event for risk management professionals, providing a global perspective on current issues and concerns in the industry. Imagine yourself leading an interactive discussion that could shape the

future of risk management. Crossroads 2014 is also an ideal opportunity for academics and researchers to communicate and network with practitioners. We invite you to submit a presentation for Crossroads 2014.

Presentations should focus on cutting-edge strategies and unique aspects of risk management that would be of interest to risk professionals managing both the strategic and everyday risks for their companies. Interactive components, personal

experiences, white papers and case studies are all encouraged. **Submissions must be received no later than Friday, January 31, 2014. Visit rimscanadaconference.ca and click on the “2014 Call for Speakers” button to submit your proposal.**

If you have questions, please contact Jim Swanson, Program Chair, at james.swanson@gov.mb.ca. We look forward to your submission(s) and to seeing you at Crossroads 2014 – Changing Landscapes!

SOCIAL MEDIA

FULL SPEED AHEAD

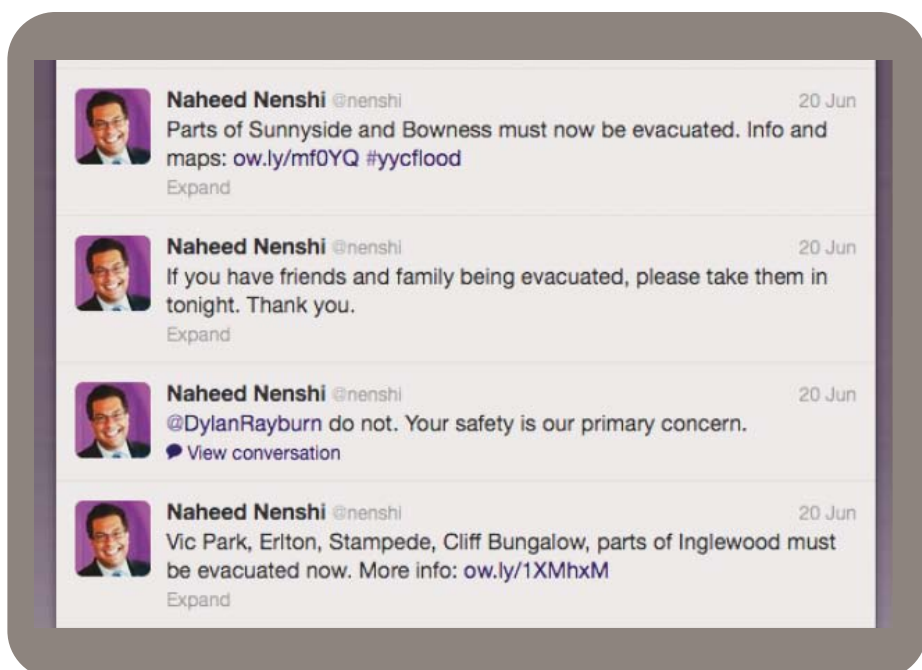
By Angela Haywood

Of course I'd heard about Twitter but I thought it was mainly used to follow the day to day routine of celebrities. Then when I joined the RIMS Canada Council Communications and External Affairs Committee we started down the social media path to help support the RIMS Canada Conference in Victoria, BC. Bonnie Wasser provided a mini tutorial and a 'how to' session for a few of us. As a result, I signed up for a Twitter account and started following the RIMS Canada Council.

Shortly after that, southern Alberta was consumed by enormous and unprecedented flooding. Twitter became my "go to" source for information. It was truly phenomenal as instant updates and pictures were being tweeted from the affected areas, and no matter where I was I could see all the damage and destruction in Calgary, Canmore and along Highway 1. Whether I needed help or was able to offer help I could send out a tweet, and it would be seen immediately by millions across the world. Calgary was in a state of emergency and the mayor and other city officials regularly

tweeted important information to keep the community updated, advising people how to stay safe, what to do and where to go if you were impacted.

For weeks, the flood was trending as the number one topic on Twitter. I didn't think it would ever happen but I became hooked on Twitter. I was constantly on Twitter to see the full aftermath of this event, which businesses were closed, progress of repairs, what areas needed help and where I could volunteer. All of this information was easily available at my fingertips through the use of Twitter. I can now truly see the value of social media. I don't check Twitter quite as often any more but I have started following a few more companies and organizations. It keeps me up to date on the latest news in the city and about organizations that are important to me. If you haven't given it a try, I encourage you to do so. You may be pleasantly surprised at how interesting and useful it can be. If you really want to, you can also follow Justin Bieber, we won't judge you... too much.



PROCEED WITH CAUTION

By Stéphane Cossette

Many would blame my inability to accept change, but I always had reservations about social media. Working as a risk manager for a media company has reinforced this many times. I have concluded that relying on this wonderful tool does come with a large amount of risk.

Reliability of the information is one of the biggest risks. We all know that we should second guess what is available on the web. We all know that anything from Facebook should not be taken at face value, but many of us would grant undue credibility to LinkedIn or Twitter. Asking the question provides the answer: none of these sites validate content.

However, we are all aware that in this information age we must now challenge any written "truth". This risk has become manageable simply thorough due diligence. A greater risk comes from the audience itself. Unfortunately for the authors, they lose control of any information posted on the web and are at the mercy of anyone willing to add their view on the same topic. This risk has many faces including being misquoted or quoted out of context by a simple copy/paste of your comment within another post, an erroneous comment added to your post bringing contradiction or reducing the credibility of the initial text, or the posting of inappropriate comments or information that the author is now linked to.

For those of you who doubt this threat, note that on Twitter, there are individuals who aggressively hijack discussions to instigate controversy and mayhem. You might be thinking that these sorts of stories were invented from the ignorance of those afraid of new information tools, but you should think twice about disregarding it. Most media companies actively monitor their various social media outlets to manage this threat. Having witnessed a few crises, I can testify that these events create media storms that can be vicious, as they develop rapidly.



The process is simple: anyone wanting an audience to convey a message to will simply get into a posting of remote relevance and drown it with their twisted views. Ironically, once the debate has started, it will often move to other sites and you have no control over it, even if your name is still attached to it. Some are more likely targets than others. I fail to understand the intent of cyber activists but no one should take for granted that they cannot become a victim.

Now, I'm not saying we should stop using these very powerful tools. But anything so powerful should be treated with respect and we should learn a few safeguards if we want to mitigate our risks. Here are a few basic ones:

1. Never rely on the accuracy of anything coming from the internet. Investigative journalism will always get confirmation, so should you.
2. There is no sure way to validate the source of the information. Get to know them and grant your trust accordingly.
3. Never leave a post unattended on the internet – always monitor reaction.
4. If you want to have both your personal and professional life on the web, make sure your aliases are not connected, or they will be linked.
5. Never assume your audience is limited and always be ready to stand by your words even if they are quoted out of context.
6. Finally, get ready for some impertinent comments coming from so called experts... such as myself.

RCC SUBCOMMITTEE UPDATES

COMMUNICATIONS & EXTERNAL AFFAIRS COMMITTEE (CEA)

■ By Steve Pottle, Chair

As 2013 draws to a close, I would like to update the readers on some of the deliverables of the Communications and External Affairs Committee (CEA). As you may know, the CEA's focus is on internal communications, external communications, and industry/government relations – all in support of the RCC mission – addressing the interests of Canadian RIMS members and their chapters in support of RIMS mission – to advance risk management for your organization's success.

Our key platforms to support information sharing among Canadian RIMS members, the RCC and RIMS are the RCC website and the RCC Newsletter.

The RCC website (rimscanada.ca) continues to be one of your most effective tools to keep updated on the activities of the RCC and Canadian members. If you have any questions relating to the role of RCC, the RIMS Canada Conference, the CRM/RF courses, or would like to read back issues of the RIMS Canada Newsletter – rimscanada.ca is the site to visit.

The other key platform for communications is this newsletter. As you've now noticed, we moved our fall edition to November/December. The later release allows us to focus on RIMS Canada Conference

highlights, providing a "walk down memory lane" for those in attendance as well as a nice summary of events to those who were not able to attend. We hope you like this new approach and we welcome your feedback.

Speaking of the RIMS Canada Conference, Discovery 2013 was an opportunity for the CEA to deliver a conference-specific newsletter to welcome everyone to Victoria and to advise our first-time delegates on some of the not-to-miss activities during the conference.

Discovery 2013 was also the first conference where we discovered the opportunities social media gave the RCC and conference attendees to share their own perspectives on the conference. Using both the RCC's twitter account, @RIMSCdaCouncil and the RCC LinkedIn group, RIMS in Canada, we shared our mutual experiences about such conference highlights such as congratulating Janet Stein (Southern Alberta Chapter) on being the 2013 Don Stuart Award recipient, listening to the great stories from Chris Hadfield about life as an astronaut and the moving tribute to one of our own, Glen Frederick. We encourage you to continue to follow the RCC on both platforms. And for you who are new to social media, this is also a great way of connecting with your fellow risk practitioners and

for new risk practitioners to network and learn from you.

Other on-going CEA projects include:

- Development of a social media policy to help guide both the RCC and its member chapters in promoting our respective messages through the wide range of platforms such as LinkedIn and Twitter
- Development of a communications strategy to assist chapters to address the operational issues relating to the Canadian Anti-Spam legislation (CASL). This new legislation has an impact on both the internal operations of our respective member organizations and how RIMS and the RCC can continue to engage its membership through electronic messaging
- Provide RCC material in both official languages
- Identify opportunities to increase our profile and membership within the small and medium enterprise (SME) community
- Continue to promote the profile of the RCC, the Canadian risk management professional, and our educational designations (CRM and RF)

through strategic partnerships with key industry associations and the business community

From an External Affairs perspective, in late October, representatives of the RCC Executive, the CEA, the Ontario chapter, and Bonnie Wasser, the RIMS Canadian Consultant, met with members of the Canadian Council of Insurance Regulators (CCIR). This was a great opportunity for the RCC to meet with representatives from the provincial insurance regulators in one location and to offer the Canadian risk practitioners' perspective on matters affecting our members from an insurance regulatory perspective and to provide input on how the CCIR strategic plan and the RCC's mission and strategic goals align.

On a personal note, this is my final update as the CEA Chair. As of January, I pass the reins over to Carrie Green (Ontario chapter) who I know will continue to lead by example as she has done since becoming Newsletter Editor. I have volunteered on the CEA since it was formed in 2004 and over the past nine years, I have had the privilege to work with some amazing people. To Lance, Phil, Melissa, Chris, Allan, Michel, Elaine, Gary, Jean, Cathy, Virginia, Tim, Ginny, Andrew, Angela, Carrie, Gail, Sasha, Stephane, Shelley – and especially, Bonnie: thank you for letting me learn from you and sharing a laugh along the way.

All the best to the RCC in the years to come.

CEA members:

Steve Pottle, Chair
York University

Carrie Green, Vice Chair
CURIE

Gail Cullen, Secretary
Nalcor Energy

Tino Brambilla, RCC Liaison
Manitoba Hydro

Sasha Alexander
University of Guelph

Stéphane Cossette
Quebecor Media Inc.

Andrew Coward
University of Victoria

Angela Haywood
AltaLink Management Ltd.

Shelley Vandenburg
First Calgary Financial & Credit Union

NATIONAL CONFERENCE COMMITTEE (NCC)

■ By April Savchuk, Chair

In the life cycle of the NCC, the past six months of 2013 have certainly been filled with a lot of "firsts". These "firsts" have been undertaken in the NCC's best efforts to continue with the positive evolution and experience of the RIMS Canada Conference:

A national conference roundtable discussion was held earlier in the year at the RIMS Canada Council Executive Risk and Insurance Industry Idea Exchange (formerly the RIMS Canada Quality Forum). This invitation-only opportunity provided industry leaders with an opportunity to share their ideas on the value proposition of the conference. The session

focused on honest opinions and effective solutions on how the RCC can collectively improve the conference experience for both our delegates and our sponsors.

The NCC Chairs attended a most enlightening seminar in the summer. The Canadian Society of Association Executives (CSAE) was attended by the NCC Chairs, allowing them the opportunity to network with association conference planners. They heard about a wide variety of conferences held across Canada in a multitude of industry segments. An interesting takeaway was that, regardless of the type of association or conference, many of the same challenges were experienced

across all groups. A great resource was tapped into and further interaction with the CSAE was planned.

As a small token of the RCC and NCC's appreciation of the support of the RIMS Canada Conference exhibitors and sponsors, and in the spirit of providing a conference which creates value for all of its stakeholders, both groups were invited to join the RCC, the NCC and the Victoria Local Organizing Committee for a very special private presentation led by one of the world's most preeminent leadership gurus. This special leadership session held

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NCC update ... from page 10

before the official RIMS Canada Conference featured leadership methodologist Paul Bridle, who addressed the group on the subject of "Leading an Extraordinary Organization". In addition, a "sip & morsel" was graciously provided to all participants courtesy of POP Kollaborative, the RIMS Canada Conference national event planner.

Following a successful 2013 RIMS Canada Conference in Victoria, an inaugural industry wrap-up session was held whereby exhibitors and sponsors were invited to a working luncheon for the purposes of soliciting feedback from their recent conference experience. An honest and open dialogue was struck and events of the Victoria conference were reviewed for the purpose of providing insight to future conference chairs and the national event planner.

A conference strategic planning session is being scheduled for early 2014, in order to develop the most beneficial value proposition to all conference stakeholders. Assisting a special NCC "Task Force" will be a highly experienced management consultant, harnessing the expertise in assisting associations to understand how, when and where to grow in the context of fast changing environments.

In conclusion, the NCC had a great year filled with a myriad of input from industry partners bringing fresh and forward thinking ideas and collaborating with lots of inspiration for 2014.

NCC members:

April Savchuk, Chair
Carlin Canada

Steve Matterson, Vice-Chair and LOC Co-Chair, Victoria Conference 2013
BC Ferries

Pat Ryan, Secretary
Fortis Inc.

Ren Lips, RCC Liaison
PCL Constructors Inc.

Bev Duthoit, LOC Co-Chair, Winnipeg Conference 2014
MTS Allstream

Julie Chapdelaine, LOC Co-Chair, Quebec City Conference 2015
Ivanhoe Cambridge, Inc.

Doug Brown,
City of Regina

Janet Stein, Chair, National Conference Programming Committee
University of Calgary

NATIONAL EDUCATION COMMITTEE (NEC)

■ By Lynda Lyttle, Chair

The National Education Committee (NEC) met in October during the RIMS Canada Conference held in Victoria BC. The NEC discussed and reviewed the progress of achieving the strategic goals and objectives of the RCC.

We will continue to liaise with the various educational institutions offering the CRM program across the country to ensure consistency and quality of the program is maintained. We have two new opportunities for offering the CRM in Ontario; one was finalized earlier this year and the other will be finalized by the end of the year. Programs are to start in January of 2014.

The textbooks used in the CRM program were updated by the Insurance Institute of

America (IIA) at the end of 2012. The textbooks are being translated into French and we expect to have those available by the end of 2013. We are working with Global Risk Management Institute Inc. (GRMI) to develop standard course outlines to be used by each CRM instructor, as well as a standardized final exam for each course. We anticipate delivery of both of these initiatives in 2014/2015.

The NEC offers a \$2,000.00 allowance to all Canadian chapters to assist in hosting RIMS Fellow workshops or other professional development initiatives related to risk management. The NEC will be reviewing & developing formal criteria around this allowance, and providing a template for chapters to use for this and other initiatives soon.

NEC Members:

Lynda Lyttle, Chair
Stantec Consulting

Vanessa Maclean, Vice-Chair
The Empire Company

Roman Parzei, RCC Liaison
City of Brampton

David Beal
Ontario School Boards Insurance Exchange

Dariusz Delon
Mount Royal University

Bill Baker
Sofina Foods

Tony Lackey
Carleton University

Jean-Francois Baril
Concordia University

VOLUNTEER FOR 2014 RIMS CANADA COUNCIL SUBCOMMITTEES



Ready to help shape RIMS activities in Canada? RIMS Canada Council's three subcommittees: the Communications and External Affairs, National Conference

and National Education Committees will all be bringing on new volunteers in 2014. Got what it takes to contribute to the kinds of projects described in the committee reports you just read? Con-

tact canada@rimscanada.org to let us know about your interest and skills, or just to get more information about what is involved.

TESTIMONIALS

Volunteering at a national level was a natural progression stemming from my involvement at the local chapter level and I am taking away skills and knowledge from my experience at the RCC that I would not have picked up anywhere else. Benefits such as leadership skills, getting more comfortable with public speaking and most of all an expanded network have become invaluable assets and tools in both my personal and professional life. In addition I have made friendships that will last a lifetime with people I may not otherwise have met.

Rieneke (Ren) Lips
Insurance Risk Manager
PCL Construction Inc.

As a volunteer on the RIMS Canada Council and its subcommittees, I have grown both personally and professionally. And somewhere along the way I have even learned a ton about risk management and insurance. It's amazing the reward that comes from volunteering.

Participating on the RCC provides oppor-

tunities to expand your risk management and business skills and enhance your personal career development. You will attract value for yourself and for your employer through the great networking that exists within the RCC. And, as a volunteer, it is an opportunity to give back something to the profession as a whole.

Roman Parzei
Director, Revenue and Risk Management
City of Brampton

Volunteering is a great way to meet a diverse range of people, from all walks of life and industries. It has made my 35 year career that much more interesting and fun. I would not have had the opportunity to travel the country, meet so many people and hopefully add value to the respective organizations I worked for if not for volunteering.

Tino Brambilla
Manager, Insurance Services
Manitoba Hydro

The opportunity to volunteer should be part of everyone's strategic growth in their career

path. Being involved gives me the chance to give back to the community that assisted me with so much of my education and career advancement. It is rewarding to share my experience and knowledge with others that have the same passion and commitment to advancing risk management in Canada. Plus the folks you meet are a hard working and fun loving group. I am so grateful for the opportunity to participate and work with such a fine group of people.

Lynda Lyttle
Insurance Manager
Stantec

My decision to volunteer on the RCC was the culmination of my desire to make the world a better place by sharing all that I have learned in my life's journey... however in hindsight, I realise that I have grown immensely in a short period - due to my exposure to other great volunteers (leaders) at the RCC and at RIMS in New York. What a great experience.

Dariusz Delon
Associate Vice President, Risk Services
Mount Royal University



I am a Risk Manager

*I am not an underwriter or a broker,
I don't live in a small town, eat maple syrup or own a snowmobile,
I know Phil, Joe and Janet from Canada and can say that they
are very nice people,
I wear a toque and carry my Blackberry Z10 everywhere I go,
I speak operational risk and ERM – eh!
I pronounce it extraordinary not extra ordinary,
I can proudly say that people in Canada don't sue as often.*

*I believe in risk control not just insurance procurement,
Fees for service not commission,
and that full disclosure of all revenue generated by a broker is a
requirement, not an option.*

*A certificate of insurance is a useful tool,
A CRM is an ARM,
and it is pronounced RIMS Canada Conference, not CRIMS.
We should report to the Risk Management Committee,
and not to procurement or human resources.
We should be paid very well and receive lots of stock options
– and Canadian beer!*

*My name is Darius,
and I am, a Risk Manager.*

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Editorial Policy

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Editorial Committee

<i>Carrie Green</i>	<i>Bonnie Wasser</i>
Canadian Universities	RIMS Canadian
Reciprocal Insurance	Consultant
Exchange	Tel: (416) 636-9745
Tel: (905) 336-3366	

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