



RIMS CANADA™

NEWSLETTER | Brought to you by the RIMS CANADA COUNCIL

VISION OTTAWA 2021 RIMS CANADA CONFERENCE | OCTOBER 4-7

DEAR MEMBERS AND PARTNERS,

As the COVID-19 pandemic situation unfolds across the country, it is of no surprise that it has also had an impact on conferences. Unfortunately, the RIMS Canada Council and our Canadian chapters are no exception.

The safety of our members and partners is paramount to us, and as a community, we must respect the physical distancing measures dictated by the health authorities. Knowing neither when nor how these measures will be alleviated or lifted, we had to make a decision about Vision Ottawa 2020, our Canadian risk management and insurance community annual conference.

After careful consideration, the RIMS Canada Council and the organisers of the conference believe that the best thing to do is to postpone this Vision Ottawa 2020 Conference to October 2021. For now, we would urge those who had already made travel arrangements to Ottawa to expedite flight and hotel cancellations.

We deeply regret that our annual gathering will not be taking place this year, but this is only a postponement!

Please stay safe and healthy.

Ginette Demers
RCC Chair

Dan Szyjka
2020 Conference Co-Chair

Bill Tyers
2020 Conference Co-Chair

CHERS MEMBRES ET PARTENAIRES,

Alors que la situation de pandémie de Covid-19 évolue à travers le pays et le monde, il n'est pas surprenant que cela ait également un impact sur la tenue d'événements regroupant un grand nombre de personnes. RIMS Canada et les chapitres canadiens n'y font pas exception.

Comme la sécurité de nos membres et partenaires est primordiale pour nous, et en tant que communauté, nous devons respecter les mesures de distanciation physique dictées par les autorités. De fait, ne sachant ni quand ni comment ces mesures seront allégées ou levées, nous avons dû prendre une décision concernant Vision Ottawa 2020, notre conférence annuelle de la communauté canadienne de la gestion des risques et de l'assurance.

Après mûre réflexion, le Conseil de RIMS Canada et les organisateurs de la conférence croient que la meilleure chose à faire dans les circonstances est de reporter la conférence Vision Ottawa 2020 à octobre 2021, soit du 4 au 7. Pour le moment, nous suggérons à ceux et celles qui avaient déjà pris des dispositions pour se rendre à Ottawa à procéder aux annulations nécessaires.

Nous regrettons profondément que notre rassemblement annuel ne puisse avoir lieu cette année, mais ce n'est que partie remise!

D'ici là, nous vous souhaitons de demeurer en santé.

Insurers Reducing Insurance Costs for Canadians

To help Canadians cope with the financial impact of COVID-19, Insurance Bureau of Canada (IBC) announced on April 8 that member companies are offering substantial consumer relief measures. For consumers whose driving habits have changed significantly, IBC member companies are offering reductions in auto insurance premiums to reflect this reduced risk. IBC expects this could result in \$600 million in savings to consumers. Additionally, insurers have honoured requests to defer premiums for those Canadians and businesses most adversely affected by the pandemic.

“This is an incredibly challenging and uncertain time for many Canadians, and insurers want to help alleviate some of the financial burden for the most vulnerable,” said Don Forgeron, IBC president and CEO. “Insurers understand that many drivers are no longer commuting or using their vehicle as regularly, which could result in savings.”

In addition to adjusting premiums for drivers, IBC member companies have also committed to the following measures to help Canadians:

- **Exploring flexible payment options for consumers who are in a vulnerable position or facing financial hardship as a result of COVID-19**
- **Waiving fees charged for having insufficient funds to cover premiums**
- **Stipulating that if policyholders are temporarily using their car or home differently (for example, using their car to commute to work instead of taking public transit, or working from home), it will not affect premiums or their ability to make a claim.**

Insurers are also working with small businesses and commercial clients to help these companies manage their costs.



RIMS CORONAVIRUS INFORMATION CENTER

The coronavirus (COVID-19) pandemic continues to impact businesses and communities worldwide. For helpful information, resources and guidance on how to respond to the threat, visit the RIMS Coronavirus Information Center at www.rims.org/covid-19. Stay safe and stay healthy.

3 WAYS TO IMPROVE YOUR CRISIS COMMUNICATIONS PLAN AFTER COVID-19

by Terrence J. Tracy

Risk professionals across many industries have been forced to rapidly evaluate the short- and long-term effects of the ongoing coronavirus pandemic. There has been tremendous pressure to respond quickly while planning for potential future risks and challenges. This demand for rapid response along with the need for forecasting future risk and building a plan for resuming normal operations is enough to strain even the most robust risk management preparations.

The sheer scope of disruption caused by the coronavirus is placing new emphasis on the all-encompassing nature of these kinds of events. Organizations are quickly realizing that robust risk management planning and crisis protocols are essential. What's more, they are recognizing the importance of planning around communications strategies. Communication with employees, partners, customers and others is critical to ensuring that all stakeholders understand the situation and support your risk mitigation efforts.

As organizations have ramped up their communications strategies around the coronavirus, there are opportunities to build on best practices and incorporate key tactics into future risk management planning and crisis response efforts.

THE RISK OF SAYING NOTHING

"Transparency is job one in a crisis," writes Harvard professor and management and leadership expert Amy Edmonson. By now, virtually all companies have shared some kind of statement or update on the coronavirus, from the world's largest corporations to the smallest family-run businesses. Customers and stakeholders expect an update from your organization on how the coronavirus has impacted your business and what steps you are taking to address it.

Organizations that offer no response or a lackluster update in the face of this crisis risk a few

negative outcomes. Customers and clients may assume you are not taking the necessary response steps specific to your business. Worse, they may assume that you have something to hide.

At this point in the evolving crisis, a response strategy is an essential component of any overarching risk management plan. Here are a few key tactics to improve your risk management response and communications amid the current crisis that can be utilized in future risk management plans and crisis scenarios.

1. Make Your Task Force Permanent

Most organizations have assigned an internal team to monitor and manage COVID-19 developments and determine the necessary responses and actions. Risk managers undoubtedly play a critical role on many of these teams. Formalizing this task force and sharing key details with customers and the public demonstrates your commitment to staying ahead of the crisis and actively navigating solutions and next steps.

For members of this task force, the coronavirus pandemic has likely been a crash course in effective communications. Do not let that hard-earned experience go to waste. Rather than dismantling the task force when things begin to return to normal, re-establish it as an ongoing crisis response team. Use the team's expertise to improve your response to the next crisis. Consider media training and other communications coaching for key members of the task force. Remember, this task force must be more than a communications tactic. The team you put in place to manage this crisis must have the necessary time and resources to drive the organizational response to COVID-19—and what comes next.

2. Refine Your Communication Channels

In addition to regular updates from a dedicated team, most organizations have collected all COVID-19-related information in a centralized repository. Any and all updates, policies and resources should be easy to find and access at

this hub. In most cases, it can live on the company website, and all communication via email, social and other channels should reference and link to it.

As stakeholders utilize this hub and other communications, keep a close eye on metrics. Track which updates were the most viewed, when they were accessed. Take the time to read and respond to comments and customer sentiment. All of these analytics offer useful insights on what customers, employees and others prioritize in times of crisis. Knowing how and where they look for updates from your organization can increase the effectiveness of all of your crisis communications.

3. Adapt Your Response Plan

Taken as a whole, the coronavirus was almost impossible to anticipate and effectively plan for. But it was possible to foresee individual risks and business impacts. Some organizations have created protocols for a remote workforce, for example, or increased public health protocols in employee or customer interactions.

With the coronavirus, we expect shifts in the industry or regulatory landscape daily. But this is not the only crisis that requires flexibility and adaptability in a risk management plan—frequent changes and updates are to be expected. Those organizations that are addressing the situation with their stakeholders and in their own business continuity plans will be best prepared for any future crises.

Ultimately, the ongoing coronavirus outbreak offers a powerful case study for every organization to reflect on its risk management preparation and emergency response procedures. Using this pandemic to better prepare for future risk events of all kinds is essential. ■

Terrence J. Tracy is executive vice president of commercial lines for Conner Strong & Buckelew.

This article was previously published on the *Risk Management* magazine website (www.rmmagazine.com) on April 29, 2020.

A RISING STAR IN CANADA

This year's winner of the RIMS Rising Star Award is **Katherine Dawal** of K+S Potash Canada. Like many of us, Katherine did not plan for a career in risk management. She studied finance at the University of Saskatchewan and took part in a cooperative education program. During her internship at Cameco Corporation, she was asked to replace a colleague in the treasury team and was told she would be handling insurance. She saw this as an opportunity and grabbed it with both hands. She met great people and enjoyed the work. And 10 years later, she is still working in the industry.

Reflecting on her career so far, Katherine says enjoys the changing landscape. Cyber insurance was not part of many conversations a decade ago and now, we cannot escape the topic. And with a different perspective there are things that have remained the same. There are still many face-to-face meetings with engineers, insurers, brokers that make our work so stimulating and interesting. She sees this as an opportunity to meet people with valuable knowledge and a wide range of personalities. Her interest in others has made her a person that people reach out to when they are working on projects. Drawing on her team skills developed as a National Fastball Champion, Katherine has proven that she is a team player you want to have by your side.

The Rising Star Award is given to those who have demonstrated exceptional initiative, volunteerism, professional development, achievement and leadership potential. Nominated by her mentor and former RIMS President Nowell Seaman, Katherine's accomplishments certainly fit the bill. She has been volunteering at her Saskatchewan Chapter where she is now a vice president. This role has given her the opportunity to extend her network with risk managers from organizations in Canada, the United States and internationally. The various backgrounds of these risk managers as well as the large variety of industries in which they are working, has allowed her to broaden her mindset and she says is grateful for such a stimulating environment.

Katherine is also proud of her professional achievements. Two, in particular stand out. First, she was able to orchestrate the first reclamation surety bond for a potash mining company in Saskatchewan. This comprehensive exercise required engagement from senior management within her organization as well as senior representatives of the



Saskatchewan Ministry of Environment. It enabled K+S Potash Canada to replace money set aside for the Ministry's reclamation financial assurance requirement with a bond. This was very important for the K+S Group.

The second achievement involved realigning insurance placements for her company. K+S Potash Canada is owned by a German conglomerate and insurance placement was centralized at the parent company. Katherine worked with management to determine if a domestically led placement would be better than the current corporate program. Working with her brokering team at Willis Towers Watson, she was able to achieve impressive results. After a detailed risk analysis, the coverages were realigned with the exposure, which included increased limits for earthquake in British Columbia, and premium cost savings were obtained in the process.

Although the cancellation of the RIMS 2020 Annual Conference in Denver has meant that Katherine missed her chance to be honored on stage, it does not diminish the importance of her achievement. So next time you talk or write to Katherine, please congratulate her on being a named a RIMS Rising Star.

Congratulations Katherine! ■

A 4-STEP PROCESS FOR HAVING PRODUCTIVE CONVERSATIONS

by Mike Ross and Jade Vaillancourt

DIFFICULT CONVERSATIONS ARE INEVITABLE IN OUR PROFESSIONAL LIVES, particularly as we move into leadership positions that challenge us to think differently and persuade others. Whether in the context of giving feedback, negotiating or addressing the challenges of the COVID-19 crisis, risk professionals with robust communication skills have a unique opportunity to not only inform, but also build consensus on alternative courses of action—adding considerable value to their organizations (and careers) in the process. The following easy-to-remember framework—Frame, Ask, State, Tie (FAST)—can help you turn any difficult conversation into a successful one.

Step 1: FRAME the problem you want to solve in the context of the other person's goals.

The key in turning difficult conversations into more positive experiences is to ground everything in the other party's perspective. Even at the start of the conversation, we recommend framing the reason for the conversation in terms of the other party's goals and needs or in terms of a shared purpose.

Suppose you are giving an employee challenging feedback in a performance review. You would first frame the conversation in terms of either shared or individual aims. Instead of starting the feedback by saying, "You need to work on your structured communication skills," start with something like "We all want these presentations to be as successful as possible" or "Let's talk about how I can help you achieve your intention of becoming a better presenter." By framing the conversation in terms of goals, you communicate positive intent and connect to a deeper reason, already defusing the tension that can come with these types of challenging discussions.

Step 2: ASK about their perspective to identify what matters most to them.

Listening is a crucial ingredient in any difficult conversation. Too often, we assume that everyone sees the world the same way we do. Successful leaders, however, make an effort to see the world from the other's point of view. They actively engage by asking clarifying questions, seeking to understand not only the other person's perspective, but also their underlying reasons. Why are they behaving the way they are? Why do they believe what they believe? Understanding their motivations and biases is key to building rapport.

To be clear, at this stage, it is still all about them. Once you have introduced the topic of conversation, you need to get them talking about

their perspective. Asking broad, open-ended questions like "Why is this important to you?" or "What are your objectives with this strategy?" is a simple, but effective tactic for soliciting their perspective, and drawing out their underlying concerns and motivations. Once you fully understand their views you can suggest your own.

Step 3: STATE your perspective, but do so by building on your understanding of what matters to them.

Now that you have framed the conversation and have explored their reasoning, it is time for you to advance your perspective. Although this is sometimes the hardest part, building on their goals and needs to make the case for your proposed course of action increases the odds of their being receptive to your views.

The key is to start by acknowledging their perspective without necessarily agreeing with it, using statements like "I can see why you think that's the case," or "That's an important point." Remember to always connect these acknowledgement statements back to the goals you previously uncovered with phrases like "If we really want to achieve XYZ, then from my perspective, it is also important that we..." This invitation to consider a mutually beneficial proposal allows you to move into the final stage of the difficult conversation.

Step 4: TIE the two perspectives together to create a solution.

Once you have expressed your point of view, you can now work with the other party to create a win-win solution by tying your two perspectives together. This is also known as integrative bargaining. What is important here is to focus on getting to a solution that meets (as much as possible) the shared purpose, as opposed to trying to win an argument or score points.

Understanding the other's perspective at a deep level, and building on it to make your case is essential to moving from being the individual with the risk answer, to a leader capable of rallying the troops when times are tough. By doing so systematically, you create strategic value for your organization—cultivating meaningful exchanges and generating innovative solutions—and demonstrate the skills needed to be involved in important decisions moving forward. ■

Mike Ross and **Jade Vaillancourt** are consultants at Juniper Strategic Advisers, a boutique consultancy focusing on questions of strategy, culture and innovation.

A Message From RCC Chair

continued on page 6

MOT DE LA PRÉSIDENTE

C'est avec plaisir, mais aussi avec un brin de fébrilité, que j'ai pris le relai de Tina Gardiner à la barre de la présidence du RIMS Canada Council le 1er janvier 2020. Permettez-moi de prendre avantage de cette tribune et vous inviter à vous joindre à moi pour la remercier sincèrement pour son dévouement et son implication au sein du RCC. Félicitations aussi pour sa nomination au conseil d'administration de RIMS où elle apportera son enthousiasme et son expertise. Tina, tu es vraiment inspirante.

Je remercie également les membres du conseil d'administration de RIMS pour la confiance qu'ils m'accordent afin de guider les rennes du RCC et poursuivre sa mission visant à promouvoir les activités canadiennes de RIMS et la profession de gestionnaire de risques au Canada, représenter les intérêts des membres canadiens et soutenir leurs chapitres.

J'en profite pour souligner l'arrivée de nouveaux représentants au sein du RCC et leur souhaiter la bienvenue dans l'équipe :

- **Nicole Cebuliak, Gestionnaire Identification des risques provinciaux et évaluation des risques, Gouvernement de l'Alberta (NARIMS)**
- **Naomi Griffin, Gestionnaire de risques, Ville de Régina (SKRIMS)**
- **Suzanne Kenny, Conseillère risques, Suncor (Terre-Neuve et Labrador)**

- **Virginia Tutino, Vice-présidente Gestion globale des risques d'assurance, SNC Lavalin (AGRAQ)**

Je prends aussi un moment pour remercier Aaron Lukoni (Ministère des Finances Colombie Britannique – BCRIMS) et Pascale Samson (PSP Investments – AGRAQ) pour leur engagement dans la publication de ce bulletin. Je vous rappelle que pour maintenir ce précieux outil de communication en vie, nous avons besoin de vos contributions. Allez-y, foncez : cette plateforme vous permet de partager des informations avec l'ensemble de notre communauté et nous sommes toujours heureux de lire ce qui se passe chez nos voisins. ;-)

Je m'en voudrais de ne pas mentionner le retour de Steve Pottle au sein du RCC. De Kamloops, où il dirige le service de gestion des risques de l'Université Thompson Rivers, Steve m'épaulera à titre de vice-président du RCC.

Et je n'oublie pas les autres membres de l'exécutif (Bill Baker, Sofina Foods – SKRIMS et Jacqueline Toering, Université Fraser Valley – BCRIMS) de même que tous les représentants des chapitres canadiens qui siègent au RCC ainsi que les membres de nos sous-comités Conférence et Communication. Vous formez une chouette équipe par l'énergie que vous dégagéz et qui donne le goût de s'investir. Merci pour votre support et en deux mots : vous gérez!

Je suis particulièrement fière de faire partie de cette

Association et de représenter RIMS dont les valeurs sont de viser l'excellence, d'embrasser l'innovation, de favoriser la collaboration, d'agir avec intégrité, respect et humilité, d'autonomiser par l'apprentissage et le développement, de renforcer et soutenir la profession, et d'inspirer. Ces valeurs nous unissent tous et toutes, même si nous travaillons dans différentes régions et dans différentes langues.

En janvier, l'équipe du RIMS Canada Council a eu le plaisir de se réunir à New York dans les bureaux de RIMS pour notre rencontre annuelle de planification lors de laquelle nous avons pu rencontrer l'équipe d'administration et de support de RIMS, élaborer des objectifs pour 2020 et tracer la voie jusqu'en 2021. A ce moment, nous avions comme souci principal l'augmentation des coûts d'assurance et nous étions loin de nous douter que, deux mois plus tard, nos horaires et objectifs seraient complètement bouleversés et que nous aurions tous à faire face à l'un des plus grands défis de gestion des risques de notre temps. Même les personnes interrogées pour l'enquête sur la perception des risques du Forum Économique Mondial de 2020 n'avaient pas vu venir cette tempête: les maladies infectieuses ne figuraient pas sur la liste des 10 premiers risques en termes de probabilité et ont été classées n° 10 en termes d'impact. Malheureusement, la période que nous traversons n'est pas venue avec un manuel d'instructions et elle nous invite tous



à la réflexion (tout en faisant notre ménage du printemps...) mais, en tant que gestionnaires de risques, elle nous donnera l'occasion de démontrer notre art de naviguer entre les torrents.

Vous comprendrez qu'en ces temps hors du commun, tous nos chapitres canadiens auront réduit ou arrêté temporairement leurs activités. Cependant, tous continuent de travailler avec ardeur pour être prêts à offrir des événements de réseautage et des sessions éducatives de qualité pour leurs membres, fournisseurs et autres associés dès que cela sera permis. Chacun sera impatient de vous retrouver et n'oubliez pas que ces événements demeurent une excellente occasion de rencontrer des gens de l'industrie qui peuvent devenir des amis et des ressources de longue date. D'ici là, vous avez toujours la possibilité de profiter des cours de développement professionnel offerts de façon électronique par RIMS.

En terminant, citant Laura Langone, l'engagement des membres de RIMS Canada est élevé et il s'agit là d'une organisation tout à fait professionnelle. Cette reconnaissance, nous la devons à l'implication et au dévouement des membres de notre comité et à tous les bénévoles des chapitres à travers le Canada.

Au plaisir de vous revoir tous sains physiquement et mentalement bientôt. ■

A Message from RCC Chair Ginette Demers

It was with pleasure, but also with a touch of nervousness, that I took over from Tina Gardiner as Chair of the RIMS Canada Council on January 1, 2020. Allow me to take advantage of this forum and invite you to join me in thanking her for her dedication and involvement with the RCC. Congratulations also on her appointment to the board of directors of RIMS where she will bring her enthusiasm and expertise. Tina, you are truly inspiring.

I also thank the members of the Board of Directors of RIMS for the trust they have placed in me to take up the reins of the RCC and build on its mission which is aimed at promoting the activities of RIMS and risk management in Canada, and to ensure that products and services provided by RIMS respond to the needs of Canadian members and chapters.

This year, we are also welcoming new representatives to the RCC:

- **Nicole Cebuliak, Manager, Provincial Hazard Identification and Risk Assessment at Government of Alberta (NARIMS)**
- **Naomi Griffin, Risk Manager, City of Regina (SKRIMS)**
- **Suzanne Kenny, Risk Advisor, Suncor (Newfoundland & Labrador)**
- **Virginia Tutino, Vice President, Global Insurance Risk Management, SNC Lavalin (QRIMA)**

I am taking a moment to thank Aaron Lukoni (British Columbia Ministry of Finance - BCRIMS) and Pascale Samson (PSP Investments - QRIMA) for their commitment in the publication of this newsletter. I remind you that, in order to keep this precious communication tool alive, we need your contributions.

So go ahead—go for it: this platform allows you to share information with our entire community and we are always happy to read about what's going on at our neighbors. ;-)

I would be remiss if I did not mention Steve Pottle's return to the RCC. From Kamloops, where he heads the risk management department at Thompson Rivers University, Steve will support me as Co-Chair of the RCC.

Let's not forget the other members of the RCC executive (Bill Baker, Sofina Foods - SKRIMS and Jacqueline Toering, Fraser Valley University - BCRIMS), the representatives of the Canadian chapters who sit on the RCC as well as the members of our Conference and Communication sub-committees. You make a great team with the energy you bring and which inspires me. Thank you for your support and in two words: You rock!

I am particularly proud to be part of this Association and to represent RIMS whose values are to strive for excellence, embrace innovation, foster collaboration, act with integrity, respect and humility, empower by learning and development, strengthen and sustain the profession, and inspire. These values unite us all, even if we work in different regions and in different languages.

In January, the RIMS Canada Council team had the pleasure of meeting in New York at the RIMS offices for our annual planning meeting, during which we were able to meet the RIMS administration and support team, develop objectives for 2020 and chart the course to 2021. At that time, we were all concerned with managing increases in insurance costs and little did we know that, two months later, our schedules and objectives would be completely turned upside down and that we would all have to face one of the greatest risk management challenges of our time. Even those interviewed for the 2020 World Economic Forum risk perception



survey did not see this storm coming: Infectious diseases did not make the top 10 risks in terms of likelihood and were ranked #10 in terms of impact. Unfortunately, the period we are going through did not come with an instruction manual and it prompts us all to reflect on a few things (while we do our spring cleaning...), but as risk managers, it will give us the opportunity to demonstrate our art of navigating between torrents.

You can appreciate that in these extraordinary times, our Canadian chapters will have temporarily reduced or stopped their activities. However, all chapter boards continue to work hard to be ready to offer quality networking events and educational sessions to their members, suppliers and other associates when we are all allowed back. Everyone will be looking forward to meeting you and remember that these events remain an excellent opportunity to meet people from the industry who can become friends and long-standing resources. Until then, you can still take advantage of the professional development courses offered electronically by RIMS.

In closing, quoting RIMS President Laura Langone, RIMS Canada has high engagement among its members and is very much a professional organization. We owe this recognition to the involvement and dedication of the members of our committee and to all chapter volunteers across Canada.

We look forward to seeing you all soon, healthy, both physically and mentally! ■

EDITORIAL POLICY

The RIMS Canada Newsletter is a publication of the RIMS Canada Council and is published periodically throughout the calendar year. The opinions expressed are those of the writers and volunteer members of the RIMS Canada Newsletter Editorial Committee. Articles submitted to the RIMS Canada Newsletter for publication are subject to the approval of the RIMS Canada Newsletter Editorial Committee. Approval of such articles is based on newsworthiness and perceived benefit to the readership. All decisions of the RIMS Canada Newsletter Editorial Committee are final and not subject to appeal. Individuals submitting articles to the RIMS Canada Newsletter hereby acknowledge their acceptance of the RIMS Canada Newsletter Editorial Policy.

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Thank you to all of our newsletter contributors! If you are interested in writing an article for the RIMS Canada Newsletter, please submit the article to a member of the Editorial Committee for review. Any questions about the production or distribution of this newsletter should be directed to the Editorial Committee.

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Visit the RIMS Canada website at rimscanada.ca or simply scan the QR code below on your smartphone for access to RIMS Canada risk management resources, including conference and education information.



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