



# PROFESSIONAL EXCHANGE OF RISK KNOWLEDGE PERK

## 2017 PERK Request Form

Please review the list of sessions below and select a PERK session. Sessions are alphabetized by partner. Send completed request form to [PERK@rims.org](mailto:PERK@rims.org) or by fax at 212-655-7422. Submit one form per session request.

**Chapter:**

**Contact Name:**

**Email:**

**Phone Number:**

**Program Request Date:**

**Time:**

**Session Title:**

**PERK Partner:**

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*Cancelation Policy: Scheduled PERK sessions must be canceled 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.*

**2017 PERK Sessions:****1. NEW! Ten Tips for Nailing Down Responsive Cyber Coverage (Presented by Anderson Kill)**

The good news on the cyber insurance front is that insurance companies are eager to sell the protection, and favorable terms can be obtained if you know what to look for. The bad news is that the market lacks uniformity and many policies are confusing and densely written. This session will provide participants with the tools they need to purchase the coverage they need. After overviewing the most important coverages, presenters will deliver ten tips for avoiding coverage traps and increasing the chances that the coverage grant covers actual risks. These include purchasing policies that cover evolving risks, Time element losses, breach of contract claims and data losses on cloud and third-party vendor systems. The session will also touch on claims handling practices that maximize the likelihood of full recovery.

**2. NEW! Emerging Legal Issues in Risk Management? (Presented by Anderson Kill)**

This program will address important issues of law and practice concerning property and liability insurance coverage claims. The emphasis will be upon emerging issues, including (1) the possible forfeiture of coverage under directors and officers and professional liability policies based upon a company's handling and settlement of lawsuits, (2) legal issues concerning anti-concurrent causation clauses which drastically reduce coverage for property and business interruption claims, and (3) developments in the law of coverage for product liability claims. The presentation will also discuss the importance of choice-of-laws and forum selection in coverage disputes, and provide practice tips on the role of counsel in guiding coverage claims to successful resolution.

**3. Everything a Risk Manager Needs to Know about D&O Liability and Insurance (Presented by Anderson Kill)**

While D&O insurance provides essential liability protection to directors, officers and companies, the claims process is a minefield for policyholders. A risk manager needs to know which policy provisions to insist on and which to avoid as well as how countering typical insurance company defenses once a claim is filed, and how to keep an insurance company on board while settling a suit. This session will cover these essentials. Key policy language issues include "severability" of coverage for insurers not implicated in wrongdoing; priority of payment provisions when multiple parties are all seeking coverage; and the scope of "bad acts" exclusions. Settlement issues include satisfying the insurer's desire for information and right to "participate" in a settlement, as well as whether settling with the primary insurance company can arguably endanger excess coverage.

**4. Ten Tips for Getting Claims Paid (Presented by Anderson Kill)**

Getting claims paid is often difficult. Unfortunately, the larger the claim, the more difficult it is to get the claim paid. This session will provide risk managers and in-house counsel with a host of practical tips for keeping the claims process moving, minimizing resistance, and maximizing coverage. These are not your father's insurance tips. They include factoring such considerations

as the solvency of your various insurers, the value of getting paid fast, forum sensitivity, and getting the right people on the other side of the negotiating table.

#### **5. We Have a Plant There! Managing International Property Claims & Values (Presented by Aon Global Risk Consultants)**

Virtually every company is dependent upon owned manufacturing facilities that are located in various parts of the world as well as suppliers with facilities in international locations. Managing international asset, business interruption and contingent business interruption values is a key aspect of a running a fool proof International risk management program. Unfortunately, that may not be readily apparent ... until a loss occurs.

As recent events have shown, managing an international property claim can be far more complex than one that occurs in the US. In addition to policy implications, accurate values play a key role in the claims settlement process. Using claims and valuation case studies from Latin America and Asia, Aon Global Risk Consultants (AGRC) will review differences in policy program structures, various possible claims scenarios and the major differences in the adjustment process. Regardless of the country or loss event, risk managers can benefit from tips on the key international claims issues and valuation challenges they will most likely face. Sessions available to all RIMS Chapter (including Mexico & Canada).

#### **6. Crime Pays: Recovering Employee Dishonesty Claims (Presented by Aon Global Risk Consultants)**

An organized crime investigator and a forensic accountant discuss strategies to maximize recovery of employee dishonesty claims, including:

Tips for a productive investigation, coverage and legal pitfalls to be avoided,

Properly documenting liability and damages,

Working with law enforcement and negotiating a successful settlement with your bond carrier

#### **7. Property Insurance Program Potholes (Presented by Aon Global Risk Consultants)**

Property insurance policies are very complex documents. When putting together programs and policies to cover an organization's physical assets and resulting time element losses, there are common "potholes" in these contracts that risk managers need to be aware of. Many of these can be eliminated with thorough negotiation, communication and documentation of the coverage terms and conditions. This program will help risk managers identify, avoid and fix the common potholes and minimize surprises in the event of a loss.

#### **8. Crime Insurance, An Often Overlooked and Misunderstood Line. (Presented by Berkley Crime)**

A lively entertaining lesson on the history of Fidelity/Crime Insurance, with an emphasis on the perils covered and misunderstandings in today's market. Mike Beranek an experienced and focused fidelity underwriter of 25 years, will take you along a journey, from the ancient Code of Hammurabi to the cybercrime of today with engaging stories and tales on the perils. An

interactive session, ideal for luncheons, breakfasts or whenever your group wants to stay awake and engaged. This session will be available to all RIMS Chapters.

**9. NEW! SAFETY Act – Eliminating Emerging Enterprise-Threatening Third-Party Liability Suits against Owners/Operators of “Soft Targets” Attacked By Terrorists (Presented by Covington)**

After terror attacks at the Paris rock concert, San Bernardino holiday party, Orlando nightclub, Turkey airport, and Nice’s Promenade, attacks on highly-vulnerable “soft targets” are the unfortunate “new normal.” Even terrorism on the U.S. power grid was nearly accomplished in 2013, when snipers breached a power plant and shot out 17 transformers.

This session addresses the U.S. SAFETY Act – the single most potent tool to eliminate enterprise-threatening third-party tort liability from terrorist attacks at soft targets. Learn from the key author of the Act how it protects owners or operators of entertainment venues, sports venues, electrical power companies, etc., if they take steps to obtain SAFETY Act coverage from the U.S. Department of Homeland Security for their security procedures, physical security deployments and cybersecurity. These significant protections include a presumption of immediate dismissal from third-party tort suits; no punitive damages; and a cap on any liability to third-parties at terror insurance limits. Available to all North America chapters.

**10. Business Continuity Management for Risk Managers (Presented by DRI International)**

Outline: Managers and professionals in the risk management profession need to understand the role that Business Continuity Management (BCM) has on their organizations, clients and industry. This program includes information that will provide the attendee with better understanding of issues surrounding BCM and a starting point for understanding how BCM relates to Risk Management in general. The regulatory landscape, the business continuity continuum and the context with enterprise risk management are highlighted and evaluated using real world examples and case studies.

**11. NEW! Risk Management in the Era of Cyber Terrorism (Presented by DRI International)**

Faced with the new invisible threat of cyber terrorism, risk managers are being called upon by regulators, customers and their own organizations to take a leading role in combating this threat. This program will explore the issues using real life examples that are making headlines today. It will also provide information regarding the various insurance policies available and the requirements that an organization will have to maintain to be able to collect for damages caused by cyberattacks.

**12. NEW! Managing Property Valuation Issues in Today’s Insurance Market (Presented by Duff and Phelps)**

This session will discuss a best practice property appraisal process from review of current values to the commissioning and receipt of the valuation consulting report. You will learn about the insurance market forces that are driving the demand for supportable values; how to conduct your own initial diagnostic review of your current property values; and the use of appropriate selection criteria for valuation consultants. The session will also highlight the optional levels of

service appropriate for valuing properties in both public and private entities, and the structuring of an affordable appraisal program over a numbers of years. (Note that the session would be customized to address construction and equipment cost trends specific to the particular chapter, and all data would be updated to the most current available.) Available to the lower 48 US states and Canada.

### **13. NEW! Communication: Taking Your Insurance Risk Department to the C-Suite and Beyond (Presented by EPIC Insurance Brokers and Consultants)**

Having spent near the last 20 years being part of insurance risk and auditing insurance risk management functions, often we heard senior leadership comment “I don’t know what they do”, “how do I know we get what we pay for”, and “is our insurance program market competitive”? At times, Risk Managers can find themselves stuck in a negative perception box in the organization due to communication styles and are not sure how to break out of that. When you are the only one that speaks insurance, it is good practice to evaluate your communication style for others and flex to their needs. This session will focus on developing proactive and appropriate communication for leadership, the C-Suite, and the Board. The session will use numerous communication examples focusing on insurance renewals, new policy purchases, claims, staffing needs, etc., and highlight the areas that both add and remove value. The session will also highlight the importance of having key stakeholders in the organization that advocate for the risk function when you are not present

Learning Objectives:

1. Review the pitfalls that many stumble upon when communicating to senior management,
2. Understand the need for frequent and appropriate discussions with senior leadership
3. Understand the role key stakeholders in the organization can play in communicating the right insurance risk message

### **14. NEW! Moving Towards Centralization: Taking Control of Your Global Insurance Risk Program (Presented by EPIC Insurance Brokers and Consultants)**

In the age of global, fast, numerous, and large acquisitions, the synergies of consolidating insurance risk programs can get lost amidst a long list of justifications, such as; dissimilar operations; objection to risk program structure, control, etc. The session will focus on multiple case studies of organizations that were decentralized. We will highlight the lost efficiency, duplication in effort, extra expense, and insurance program redundancy and gaps. We will then show how these decentralized programs moved towards a centralized model to bring about cost reduction, efficiency, and coverage certainty. The session is geared towards international and multi-national participants and will focus on insurance purchasing, claims management, insurance vendor usage, and staffing. The session will seek to provide the participants with the appropriate knowledge and tools needed to evaluate a decentralized function and make strides towards centralization.

Learning Objectives:

1. Identify if you fall into a decentralized or semi-decentralized insurance function
2. Understand the process for evaluating lost efficiency and excess costs of a decentralized risk function
3. Understand the framework for transforming from a decentralized to centralized insurance risk function

### **15. NEW! The Deep Insurance Market: Tapping into an Undiscovered Marketplace (Presented by EPIC Insurance Brokers and Consultants)**

Similar to the deep web that remains unmined by traditional search engines, there is a deep insurance market that is not fully explored by many organizations, thereby limiting market competitiveness and the breadth of coverage available. Diversification of insurance program marketing to include both the retail (direct) and wholesale marketplace is a key strategy that enhances competition and brings the best of the insurance market to bear. Too often, insureds and brokers approach their standard market access points, completely missing other pockets of insurance capacity that can help to create constructive deal tension and ultimately broaden coverage and reduce cost. There are numerous market segments that should be explored to ensure the best underwriters for a risk are being approached, including direct and wholesale market, facultative and treaty reinsurers, capital markets, etc. The presentation will focus on educating attendees on the deep insurance market, provide insight into the ability to expand current insurance risk programs, address catastrophe exposures, and ensure companies are casting the widest net possible in the search for competitive risk transfer capacity.

#### Learning Objectives:

1. Learn how and where the various sources of risk transfer capacity can be accessed
2. Understand what a truly diversified marketing campaign is and its benefits
3. Understand how to reach insurers' very best access points maximizing competition and yielding the most competitive results

### **16. NEW! Ask "Why?" Before You Buy: The Return to Risk Management 101 and Challenging Yourself to Question Every Risk Treatment Decision (Presented by EPIC Insurance Brokers and Consultants)**

In the age of a fast and ever changing global marketplace it is important to challenge our thoughts and ideas, our practices, and our teams on a regular basis to ensure that our risk treatment approach continues to be leading practice. This course will shine light on the importance of risk identification, evaluation, and treatment monitoring. We will review case studies of where risk treatment was not questioned and the devastating impact it had on the organizations. We will work with the class to identify alternative approaches that might have avoided the outcome. The class will focus on importance of key stakeholders and risk committees that are used to inform the risk function and provide an all knowing view into the organization. The class will use cyber risk as a learning tool for illustrating the importance of risk identification, quantification, treatment, and monitoring.

#### Learning Objectives:

1. Identify and overcome the barriers that make questioning historic decisions challenging
2. Understand how risk committees and other stakeholders are key tools to inform the risk process
3. Obtain an understanding of the importance of risk ID / evaluation by using cyber risk as a backdrop

### **17. Off the Grid and On Alert: A Look at Medical and Security Hot Spots Ahead (Presented by International SOS)**

As we saw in 2016, every region of the world can be impacted by security and health risks, including terrorism, civil unrest, and health epidemics like Zika. Global organizations need to ensure the health, safety and security of their mobile workforce by understanding the travel risks and trends of each region where they do business. This session will review the results of a survey conducted by International SOS to gauge security and medical risks facing travelers in the new year. The survey examines issues including views on travel risk; what responses have organizations taken to respond to increased threats; and the biggest travel threats.

### **18. NEW! When Moments Matter: Best Practices for Crisis Communication (Presented by International SOS)**

When a crisis hits one or many of your mobile workers, getting in contact with them is crucial. While the need to communicate during a crisis might seem obvious, there are many challenges. What type of communications should you send? What should the messages say? What influencing factors should you be aware of? And, most importantly, Will the message get through? Knowing these important details before a crisis hits could mean the difference between successfully locating your workers and making an already stressful situation worse. In this session we will review best practices for communicating during a crisis including which emergency notification factors are important, along with key recommendations and case studies. While we'll focus on crisis communication, this presentation will also look at "Duty of Loyalty," the importance of pre-travel training, and the need to track travelers – all important parts of communications plan.

### **19. Changing Global Demographics: Your Duty of Care for Every Generation (Presented by International SOS)**

The changing demographics of today's workforce create new challenges for employers. From Baby Boomers to Millennials, travel risk executives are faced with increased pressure to manage the vigorous demands and risks of employee groups sent out on international assignments. More experience may mean greater health related issues while less experienced employees may find themselves in naively dangerous situations, or even face a mental health crisis. Learn how to identify, mitigate, and prevent these risks from creating a bigger financial, reputational, and legal risk for your company. There's also a legal component of Duty of Care. We'll take a look at various risks and threats associated with the diversity of generations representing their organizations and how to effectively care for these generations from a Duty of Care perspective, particularly as they may represent the company in an international setting.

### **20. The Bottom Line: Return on Prevention (Presented by International SOS)**

As more organizations send staff abroad in an increasingly uncertain and unpredictable world, the power of prevention is gaining the spotlight. Whether it's exploring new markets, accessing new suppliers or developing new business relationships, employees from all sectors are finding themselves traveling to new, unfamiliar environments on overseas assignments. In order to make the most of these opportunities, organizations are focusing on risk prevention strategies. Risk prevention plans clearly produce a significant return on investment, according to a study published by Prevent and commissioned by the International SOS Foundation. We'll walk through this study, which includes failed assignment costs as well as showing how organizations can take measures to mitigate the health and travel security risks associated with

business travel and international assignment to not only meet their Duty of Care obligations, but make a sound commercial investment as well.

### **21. Everything You Always Wanted to Know about Lloyd's - But Were Afraid to Ask (Presented by Lloyd's)**

Lloyd's is the leading excess & surplus lines provider in the US, with a 20% market share representing more than \$8bn in direct written premium in 2015. It's also the best known but least understood brand in insurance. The PERK program will be designed to educate Risk Managers and other Risk Professionals on not just Lloyd's, but the London Market in general as well, in the overall context of understanding the Excess and Surplus lines arena. The goal is to de-mystify what has historically been an unknown and/or misunderstood marketplace and empower risk professionals with the keys to successfully leveraging it to serve their risk challenges. This presentation will provide answers to questions such as what Lloyd's is, how it works, what business it does in the US, what its strengths and priorities are, and the our perspective on emerging risks.

### **22. NEW! Taking a Holistic Approach to Managing Your Organization's Total Cost of Casualty Risk (Presented by Marsh)**

Identifying cost drivers and developing a 6- to 36-month holistic and integrated strategy for each element of your organization's total cost of casualty risk is key to gaining a competitive advantage. Learn how to align initiatives supporting pre-loss (safety), post-loss (claim & managed care) and placement. This session will explore some of the latest analytical tools, metrics, and brokerage and consulting resources available to help organizations optimize their total cost of casualty risk by reversing adverse risk trends, reducing costs, and driving positive return on investment (ROI). Available to all US Chapters.

### **23. NEW! Managing your Workers' Compensation Program to Optimize your Total Cost of Casualty Risk Spend (Presented by Marsh)**

This session will provide an overview of current conditions in the workers' compensation insurance market and what you should know ahead of your next renewal. We'll also provide an overview of key statutory regulations, industry trends and emerging issues that could affect your workers' compensation program, in addition to highlighting strategies you can use to rein in workers' compensation costs. Available to all US Chapters.

### **24. NEW! It's Not Me, It's You (Presented by Marsh)**

Working with third-party vendors is a necessary part of your business. But do you know if your vendors are protecting themselves, and you, to the fullest extent from cyber events? This session covers how to assess your vendors cyber protections and data privacy standards to ensure that their policies aren't putting your organization's operations, proprietary processes, or critical information in danger. Available to all US Chapters.

### **25. NEW! Getting the Cyber Claim Paid (Presented by Marsh)**

The immaturity of cyber insurance means that there is still no established process for adjusting a cyber loss or claim as compared to more traditional lines of insurance coverage. The session

will offer guidance on how to put you, the policyholder, in the best position to seek recovery from your cyber carrier. Discussion will also include how to craft a proof of loss and who within your organization should be involved - it may not be who you think. Available to all US Chapters.

## **26. Getting Ahead of Workers' Comp Litigation Utilizing Advanced Analytics (Presented by Origami Risk)**

In the realm of risk management, information is power. As in many areas of risk and safety management, workers' comp litigation can be either prevented or managed more effectively with the help of good analytics. Beginning with a series of brief stories – including outcomes and lessons learned – the audience will gain an employer's perspective on what to do (and not do) before and during various claim scenarios. Next, attendees will learn a step-by-step process for their organizations to gain the analytical intelligence needed to prevent or mitigate workers' comp litigation. Often, this can be done with information risk managers already have at their fingertips.

## **27. NEW! Leveraging Small Data to Gain Big Insights and Elevate Risk Management (Presented by Origami Risk)**

“Big Data” is all the rage among companies, but “small data” is even more powerful in revealing tangible trends that could impact risk, insurance, claims and safety departments. While big data is all about finding correlations, small data helps uncover causation – the reason why. Armed with this information, risk management departments can make positive adjustments in their loss prevention and safety programs, reduce injuries and improve claims handling and their overall risk management. The presentation will show risk managers how they can use small data, analytics and software—in combination with their organizational knowledge and business perspectives—to elevate risk management and drive results across their organizations. A variety of scenarios will be discussed so audience members from different types of organizations will come away with ideas on how to apply these concepts to their own organizations. The discussion will include specific examples within risk management operations as well as a case study showing how a risk manager effectively used small data analytics and the results achieved. NOTE: Session available to all RIMS Chapters (including Canada).

## **28. Next Generation Risk Managers: Developing a Cohesive Risk Profile (Presented by Origami Risk)**

A modern risk manager's goal is not to continue to do things the way they've always been done. It is to add value to their organization and therefore prioritize their time and effort where it can make the biggest impact. This requires buy-in across the organization, integration of various departments with the same goals and data to analyze and to promote best practices and behavior. Beginning with a series of real life examples, the audience will learn on what to do to make sure that they are getting the best possible outcomes from their company's risk management program.

## **29. NEW! Settlement of Underlying Claims When the Policyholder and Insurance Company Disagree (Presented by Perkins Coie LLP)**

Policyholders and their liability insurance companies sometimes do not see eye-to-eye on the settlement of an underlying claim against the policyholder. They may disagree on the

settlement value of the claim, or the extent to which a settlement would be covered, or both. These disputes can impede efforts to reach a settlement that ultimately would benefit both parties, and raise a number of questions: Can one settle without the other's consent, possibly suing the other for reimbursement of all or part of the amount paid? When does an insurance company have an obligation to settle an underlying action, and how is this affected by questions of coverage? How are these questions affected by the language of the insurance policy, and the position the insurance company has taken on coverage? This presentation provides tips to policyholders on navigating these issues while ensuring that their own interests are being protected. Available to all US chapters.

### **30. NEW! Transactional Insurance and Insurance Issues in Transactions (Presented by Perkins Coie LLP)**

Mergers, acquisitions, and other corporate transactions raise questions both of whether to purchase insurance for the transaction, and how insurance is handled in the transaction. In recent years there has been an upswing in the use of transactional insurance for aspects of the deals themselves, particularly representation and warranty insurance, but also tax indemnity, environmental, and other types of insurance designed to cover risks of the transaction. At the same time, a corporate transaction can have a significant effect on a company's existing insurance program -- from the continuity of its current coverage, to whether and how the rights to its historic coverage for historic liabilities are transferred in the deal. Companies active in mergers and acquisitions face a number of additional insurance issues, such as coordination of the coverage for the personnel they place on the boards of their acquired companies. This presentation addresses these issues, from the standpoint of both buyers and sellers, to assist parties in managing the risks and ensuring they are allocated as intended. Available to all US chapters.

### **31. NEW! Insurance Coverage for Government Investigations (Presented by Perkins Coie LLP)**

Many liability policies define a covered "claim" broadly enough to include government investigations well before they result in a traditional lawsuit. Policyholders need to be aware of the broad range of investigations that could trigger such coverage in order to take full advantage of the policies they purchased. Even more importantly, a policyholder needs to be aware of when such an investigation is a "claim" requiring notice to its insurance company, to avoid the risk of forfeiting all coverage for the investigation and any related claims that arise from it, on the grounds of untimely notice. When purchasing coverage, policyholders should be aware of what language extends coverage to government investigations, and what language, while perhaps looking like a grant of coverage, may be a significant reduction compared to other variations. This presentation addresses each of these topics, as well as the particular insurance coverage issues that frequently arise when the government is the claimant. Available to all US chapters.

### **32. NEW! Behind the Actuarial Curtain: It's More than Numbers (Presented by Pinnacle Actuarial Resources, Inc.)**

Any actuarial report will have enough sheets of numbers to make anyone's head spin. While the numbers are of course vitally important, the focus of this session is on some of the considerations, assumptions, and judgments an actuary commonly employs in arriving at the

conclusions represented by the numbers. The session will use examples, charts, and graphs rather than relying entirely upon slides of bulleted phrases. The goal is to provide the audience with some ideas and tools to use to get the most from their actuary.

### **33. How to Talk to the C-suite about Risk (Presented by PricewaterhouseCoopers)**

Your C-Suite wants to hear from you! In a 2014 survey of US CEOs only 42% said that their risk management function was well prepared to capitalize on transformative global trends. And 73% of CEOs said that they are executing or planning changes to their risk management approach. The C-Suite is focused on emerging risk, but confused about the size of the exposures and the available techniques for measuring and managing them. How can risk managers ensure that they stay relevant and elevate their communications with senior management? In this session we'll present an analytical framework used in the risk consulting business to guide C-Suite discussions, and share some ideas about how risk managers can build on the framework to improve risk management and transfer discussions at the highest levels within the organization. Sessions will be offered to all North American RIMS Chapters including Alaska, Hawaii, Canada and Mexico.

### **34. Protecting the Crown Jewels - A Risk Manager's Guide to Cybersecurity Strategy (Presented by PricewaterhouseCoopers)**

The cyber world is rapidly changing and you need to stay updated. PwC has just completed The Global State of Information Security Survey 2016 which provides valuable insight to help protect your company's Crown Jewels. Be on the leading edge of cybersecurity, not one of the breach statistics. We got great feedback about this presentation in 2015 so we've updated it with the latest data. You may already know the average information security budget for 2014 was down 4% from 2013, but did you know it is up 24% in 2015 from 2014? Did you know detected security incidents are up 38% in 2015? Make sure you are up to date on nation-state threat actors, hacktivists and other types of adversaries and learn some basics about protecting and educating your organization

### **35. Never let a good crisis go to waste! (Presented by PricewaterhouseCoopers)**

You have heard the clichés. Every cloud has a silver lining. Or quoting Oscar Goldman from the Six Million Dollar Man "We have the technology... Better, stronger, faster." But when your company suffers from a crisis will you improve? Or just survive? This session will use case studies from real companies that suffered disastrous losses, but recovered better, stronger, and faster. Partnering with their insurers they changed their business models and wowed their customers and their investors. This session will also get you thinking about your current insurance coverage and how it would function in the face of crisis. Are you prepared only for survival mode or can you be better?

### **36. Economic Crime in 2016 – What risk managers need to know. (Presented by PricewaterhouseCoopers)**

One in three organizations reports being hit by economic crime. Economic crime erodes employee integrity, and the company's reputation and bottom line. We'll take a look at PwC's 2016 Global Economic Crime Survey. We will share some of the most interesting economic crime stories of the past year, and take an in depth look at the crimes organizations are facing now. Has cybercrime overtaken asset misappropriation as the most commonly reported crime? Is your sector most likely to suffer from a fraudster inside your company or an external perpetrator? What is the difference between episodic and systemic crime? How do you stop an economic crime in progress, or better yet, prevent it happening at all? The C-Suite gets the message and is very concerned – be ready with information, examples and recommendations next time you are asked about this topic.

### **37. Business Income Insurance: Lessons Learned in the Years since the WTC Attacks (Presented by ReedSmith)**

Business Income insurance is something that every company purchases, but few companies have Business Income claims more than once a decade. In the past decade, there have been major developments in the law of Business Income and related time element coverages; indeed, of the thousand time element cases decided since such coverage was introduced a century ago, three quarters of the reported decisions have been handed down since September 11, 2001. Many of these decisions can and should shape the programs risk managers put together. This program will discuss the lessons learned over the past decade-plus of cases stemming from the WTC attacks and the hurricanes of 2005, and how to structure your program to avoid problems in collecting Business Income claims. Session available to All RIMS US Chapters in the 48 contiguous states

### **38. Harmonizing Risk Transfer in Commercial Agreements and Insurance Policies (Presented by ReedSmith)**

On a daily basis nearly every company enters into some form of contractual risk transfer arrangement. To further effectuate risk transfer, commercial policyholders frequently seek to extend their insurance to provide additional insured coverage to the entities whose risk they have agreed to assume. For example, a seller who agrees to indemnify a purchaser for product liability also may agree to add the purchaser as an additional insured under an insurance policy. In each of these ways, and many others, commercial parties, on a daily basis, enter into risk transfer arrangements as a means to define the responsibilities of the parties. Far too often, however, the parties' intent is frustrated and the risk is not transferred as desired. Through this program, we will discuss the various risk transfer mechanisms that can be utilized in commercial agreements and in insurance policies from the perspectives of companies on both sides of the risk transfer equation. We also will discuss how to harmonize the various complex provisions used to transfer risk in commercial agreements and highlight potential pitfalls that can cause risk not to be transferred as intended. This program should be of great interest to risk managers and in-house lawyers practicing on the transactional or litigation side. Sessions available to All RIMS US Chapters in the 48 contiguous states

### **39. Transferring Cyberliability Risks Through Indemnification and Insurance Provisions (Presented by ReedSmith)**

Cyber breaches and other liability are in the news daily. Can you protect yourself by transferring the risks to contractual partners? How do you make sure your indemnification provision covers such risks? How do you make sure you have not taken on another company's negligence? Do you have the insurance you promised to provide? Sessions available to All RIMS US Chapters in the 48 contiguous states

### **40. How to Show the Value of Your Risk Management Department During Corporate Transactions (Presented by ReedSmith)**

Risk Management should be a key player during any type of corporate transaction, whether your organization is selling or acquiring. Historical policies may have great value. Your ability to help ensure that the insurance follows the liabilities going forward is of paramount importance. Your broker relationships will be a vital asset during the transaction. In this program you will learn best practices for working with your organization, your broker, and the deal lawyers throughout the transaction process to show your value. Sessions available to All RIMS US Chapters in the 48 contiguous states

### **41. **NEW!** Achieving True Integrated Risk Management (Presented by Riskonnect)**

Integrated risk management addresses all of the risks to the objectives of the enterprise, from high-level strategic objectives down to the tactical level. Effective implementation of integrated risk management can produce a number of benefits to the organization, which are not available from the typical limited-scope siloed risk process. There will be one source of the truth, consistent overview of risks, economies of scale and efficiencies in treating risk - all of which are not possible without an integrated risk management strategy and the tools to deliver it. In this session, learn exactly what true integrated risk management looks like and how to implement it in your organization.

### **42. Managing Your Supply Chain: Is the Biggest Risk to Your Organization Coming from Outside Your Direct Control? (Presented by: Riskonnect)**

Surveys and studies over recent years have consistently identified that one of the top 5 risks for most organizations is interruption to or destruction of your supply chain. Anything from storms, earthquakes, health events, etc. can seriously disrupt or even destroy the organizations on which you depend for products or services. This session is intended to help attendees understand the scope of their supply chain (Is it your tier 1 vendors that could cause problems or is it really the tier 2, 3 or 4 vendors that could have a much wider and catastrophic impact). Details of your supply chain are available but then what? How much do you depend on them? What Products or Processes need these vendors? How well will a vendor be expected to react when an event occurs? How quickly can you take action to replace a vendor in trouble?

#### **43. The GRC Journey—Do you *Really* Know What's Going On in Your Organization? (Presented by Riskconnect)**

If your data is in separate "silos," then no, you do not have a clear picture of what is going on within your organization. But a GRC (Governance, Risk and Compliance) framework allows you to monitor and enforce rules and procedures, and implement business continuity across the enterprise. Successful GRC programs enable organizations to better manage risk, reduce costs incurred by redundant processes, and demonstrate risk relationships - how individual risks impact other risks. Does an earthquake in Chile impact your organization? If so, how does it impact it and how quickly can you respond with a contingency plan? And do you even have a contingency plan? Implementing a GRC program will let you do all of that and give you laser focus on what matters most in your organization so the organization can carry on with business as usual. As a risk manager, you are accustomed to seeing the glass as half empty, as you try to predict the worst that could happen. Join us and learn how the GRC journey can help you to better protect your organization against those and other unforeseen risks.

#### **44. Surety, Wine & Cheese (Presented by: Rosenberg & Parker)**

What do surety, wine & cheese have in common? Rosenberg & Parker! Rosenberg & Parker will provide your RIMS chapter with a wine & cheese tasting as well as a fun educational class on cheese. A great session for a chapter's holiday party or for special events, Surety, Wine & Cheese can be offered on its own, or paired either with one of our other surety bond presentations or on a surety topic specifically tailored to your chapter's needs. Chapters are responsible for the cost of the wine & cheese. For more information, please click here: <https://youtu.be/976YSP7jVuc>. Sessions available to all RIMS Chapters (including Mexico & Canada).

#### **45. *NEW!* Challenges in Additional Insured Coverage (Presented by Saxe, Doernberger & Vita)**

In this discussion we will cover some of the continued challenges facing parties intending to transfer risk via additional insured coverage. These include anti-indemnity statutes and their extension to additional insured coverage; problematic endorsements/jurisdictions frustrating risk transfer; level of causation needed to trigger additional insured coverage; privity of contract and its impact on upstream parties; and the interrelationship between additional insured language and the trade contract. This discussion will help parties understand the scope of coverage afforded by the various nonstandard endorsements in use in order to avoid unintended obstacles to risk transfer. Available to all North America chapters.

#### **46. *NEW!* The Top 5 Construction Risk Transfer Challenges and Solutions (Presented by Saxe, Doernberger & Vita)**

Risk managers in the construction industry face constantly evolving challenges when it comes to risk transfer. In this session we'll discuss five of these challenges (anti-indemnity/insurance statutes, additional insured form limitations, horizontal exhaustion, construction defect as an occurrence, and problematic endorsements) and how best to handle them. Available to all North America chapters.

#### **47. Informing and Driving Risk Strategy through Risk Standards (Presented by Sedgwick CMS)**

ERM has been guided by various frameworks and standards but has fallen short in many deployment attempts. While every approach has legitimacy since ERM should be customized to the needs of adopting firms, the ISO 31000 approach provides the flexibility and emphases to improve the users chance of success. This session will review the aspects of risk frameworks that help drive ERM success and focus specifically on the ISO 31000 “standard” gaining traction with practitioners around the world. Topics covered will include:

1. How ISO 31000 Aligns with ERM Priorities
2. Strategy as the core competency of high performing ERM
3. Where does Strategic Risk Management (SRM) fit in?
4. How ISO 31000 can facilitate success in ERM
5. What is the next level for progressive ERM?

#### **48. Risk Performance That Makes a Difference (Presented by Sedgwick CMS)**

The value of risk management is often a question about which the C-suite and business unit management often press for better answers. Total Cost of Risk (TCOR) is a common and usually well received measure but risk managers need more ways to prove their value and gain management and board commitments to greater investment in managing risk. This session will share the various ways successful risk managers tell their story and gain deeper commitment to their strategies.

#### **49. Risk Management and Business Continuity Planning: An Overdue Partnership (Presented by Sedgwick CMS)**

Risk management has often focused on some aspects of business continuity (BCP) sometimes even controlled it directly. Until recently however, “risk resiliency” was typically the exclusive strategic goal of BCP leaders. With the increasing concern about “black swans” and emerging risks, these two disciplines have become more collaborative. Each discipline brings unique skills, knowledge and experience to the table that when worked in alignment, can enable firms to be better prepared for the unexpected and to be able to respond for effectively in the aftermath of significant loss events. This session will explore the opportunity for these disciplines to optimize their separate but overlapping expertise and their relationship. From this will come the opportunity to work even more closely for common strategic purposes for the enterprise. Collectively, these coordinated sets of expertise should enable firms to more likely reach if not exceed their goals and objectives.

#### **50. Ten Building Blocks to Risk Leader Success (Presented by Sedgwick CMS)**

Developing a strategy for career success in risk management has been on one hand, everyone’s goals and on the other, less than clear to many just how to maximize the chance of accomplishing your personal vision. Based on the August 2014 IRMI Risk Report by the same name, this session will present ten critical elements to charting a successful career in risk

management and especially helpful to leadership development at the highest levels. Written by Chris Mandel, the 2004 Risk Manager of the Year and former RIMS president, this session will provide the basis for understanding key things to do and not do in order to achieve long term career goals in risk management.

### **51. NEW! Deploying Risk Capital in Innovative Ways to Solve Risk Management Challenges (Presented by SwissRe)**

In the rapidly evolving risk and exposure landscape facing organizations, risk managers are increasingly encountering challenges that are not adequately addressed by traditional property-casualty insurance products. At the same time, many risk managers are being tasked to challenge the status quo by uncovering innovative and alternative solutions in risk financing/transfer to support strategic organizational goals. This session will explore solutions to the aforementioned challenges that pose significant threats to organizations - be it "Black Swan" scenarios or volatility in catastrophe coverage pricing – and will equip attendees with a broader view of solutions available to meet a variety of risk challenges and add value within their organization. Some of the challenges/solutions to be explored are:

- Protecting a corporation's balance sheet against low probability "Black Swan" events that aren't addressed by traditional insurance.
- Allowing a corporation to take greater risk across a portfolio of insurance coverage lines by providing a cap on the aggregation of low layer losses.
- Obtaining a commitment of insurance capacity for 3 to 5 years into the future (versus more typical offerings limited to a 12 month period) to address a Board level concerns or contractual requirements.
- Securing a quick payment to provide liquidity after a disruptive event.

### **52. NEW! Insuring Black Swans; Understanding Non-physical Damage Business Interruption Coverage (Presented by SwissRe)**

In today's global economy, companies rely less on tangible properties for their continued operations and become more dependent on complex, world-wide supply chains. In addition, regulatory, reputational, cyber and other fortuitous risks threaten the long-term outlook of businesses. Unfortunately, traditional property damage and business interruption (PD/BI) policies do not necessarily protect corporations from all of the risks that may lead to a business interruption loss. In this session, we'll discuss the various approaches to insured perils, defining triggers, structuring and indemnity for non-physical damage business interruption (NDBI) insurance. While we obviously cannot provide you with all the answers, we hope to stimulate your imagination about unique approaches to business interruption insurance that drive further discussions and solutions.

### **53. Empowering Risk Managers with Technology (Presented by Ventiv)**

This session is intended to explore the opportunities that risk managers have to advance their activities by applying currently available technology solutions that reach far beyond common MS Office applications. Currently available risk/claims/safety solutions offer analytical tools that are both easy to use and robust in their capabilities. Join us to discuss the wide-open world of empowered risk management by employing technology solutions to challenges that exist in every risk manager's daily life.

**54. How to Take the Risk Out of Data Security (Presented by Ventiv)**

We see in the news, almost weekly these days, about another company who has had their data compromised or stolen by outside hackers. Customer data from retailers; employee data from government agencies; or asset and liability data from financial institutions. Is protecting this data a concern for risk managers? The answer is yes, given that it's become a priority for executives and boards. What personal information is contained in your claim files and could it be useful to data thieves? Is that personal and health information adequately protected? What is your role, as the risk manager, to protect data collected in your claim system? Join us for an action-oriented discussion of the types of data that risk management departments collect and how that data can be protected from prying eyes.

**55. NEW! Top Ten: Ten Uses for Your Risk Management Information System other than Claims (Presented by Ventiv)**

In our conversations, we find that risk managers often struggle to identify creative uses for technology solutions in their companies. This session discusses ten (or more) practical applications of RMIS technology beyond the traditional claim tracking and analysis applications. RMIS systems have significant logic that can be deployed to manage a wide variety of activities and further empower the RM staff to address other matters. Incident reporting, E/H/S Audits, Renewal Data Collection, Exposure Management, Business Continuity and other common applications will be discussed. The session is designed to be modular, in that we can add/delete/change the "Top Ten" uses to meet the specific needs and interests of the membership.