

38TH ANNUAL  RIMSCANADA CONFERENCE

HORIZONS



WHERE TODAY'S RISKS MEET
TOMORROW'S SOLUTIONS

Saskatoon, Saskatchewan
September 9 - 12, 2012

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TABLE OF CONTENTS

WELCOME MESSAGES	3
BRAD WALL, PREMIER OF SASKATCHEWAN DONALD J. ATCHISON, MAYOR OF SASKATOON DEBORAH LUTHI, RIMS PRESIDENT BETTY CLARKE, RIMS CANADA COUNCIL CHAIR DOUG BROWN & LISA BROST, CONFERENCE CO-CHAIRS	
KICK-OFF RECEPTION	8
DAILY AGENDA	9
PLENARY SPEAKERS	11
HANS LÆSSØE, M.SC. DAN GARDNER KENNETH R. FEINBERG W. BRETT WILSON	
CONCURRENT SESSIONS	15
CONCURRENT SESSIONS #1 CONCURRENT SESSIONS #2 CONCURRENT SESSIONS #3 CONCURRENT SESSIONS #4 CONCURRENT SESSIONS #5	
THE TAILGATE PARTY	25
IMPORTANT INFORMATION	26
CONFERENCE POLICIES	27
ASSOCIATED EVENTS	28
GUEST PROGRAM	29
MAP OF DOWNTOWN SASKATOON	31
CONFERENCE COMMITTEE	32
REGISTRATION FORM	33

BRAD WALL PREMIER OF SASKATCHEWAN



On behalf of the Government of Saskatchewan, I am pleased to welcome you to the 2012 Risk and Insurance Management Society Canada Conference in Saskatoon, Saskatchewan.

The 2012 RIMS Canada Conference marks the 38th national conference for risk managers, insurers, brokers, and other risk management professionals from across Canada. This conference provides members of the Canadian risk management industry an opportunity to network and share knowledge for the betterment of risk management in both public and private organizations.

In over 120 countries across the world, RIMS has advanced the practice of risk management in a wide range of organizations for the past 62 years. Founded in 1981, the Saskatchewan Chapter of RIMS meets quarterly and offers risk management education for Saskatchewan organizations.

Thank you to the delegates, sponsors, exhibitors and volunteers for making this event possible. Enjoy your visit and best wishes for a successful conference.

A handwritten signature in black ink, appearing to read 'Brad Wall'.

Brad Wall
Premier

DONALD J. ATCHISON

MAYOR OF SASKATOON



As Mayor, I am very pleased to welcome you to Saskatoon for the 2012 RIMS Canada Conference.

Your conference is certain to encourage dialogue, insight, and information gathering with its diverse offering of plenary and concurrent sessions. May you learn from each other as you network with colleagues and exchange valuable ideas and concepts relating to the risk and insurance management industry. Thank you to the organizers who have worked hard to coordinate this event.

I invite visitors to find some time to enjoy our city and experience our warm, prairie hospitality. Explore our wonderful attractions, restaurants, and shopping amenities and discover the qualities that make Saskatoon Shine.

On behalf of my colleagues on City Council, best wishes for a memorable and productive conference in Saskatoon.

A handwritten signature in black ink that reads "Donald J. Atchison". The signature is written in a cursive style with a horizontal line under the name.

Donald J. Atchison
Mayor

DEBORAH M. LUTHI

RIMS PRESIDENT



The world around us is constantly changing, and so is risk management. Today, our profession has evolved into a multi-dimensional, multi-disciplinary skill set that affects virtually everyone within an organization. With this in mind, ensuring that all functions of our organizations are aligned and prepared for what lies beyond the risk management horizon has never been more important – and, for 37 years, RIMS Canada Conference has helped our members and industry partners do just that.

As President of RIMS, it is a privilege to provide leadership to ensure the Society is in an advantageous position to achieve its goals and, through that achievement, to truly deliver on the Society's newly developed mission statement "to advance risk management for your organization's success." Year-after-year, RIMS Canada Conference continues to showcase an extensive lineup of thought-provoking educational sessions and unmatched networking opportunities to help attendees take their risk management practice, and their organizations, to the next level.

I'm really looking forward to this year's conference, to meeting many of you and exploring the beautifully serene, yet bustling, Bridge City of Saskatoon.

Sincerely,

A handwritten signature in black ink that reads "Deborah M. Luthi".

Deborah M. Luthi, ARM
RIMS President

BETTY CLARKE

CHAIR, RIMS CANADA COUNCIL



On behalf of the RIMS Canada Council (RCC) and its subcommittees, National Conference Committee (NCC), National Education Committee (NEC) and Communications and External Affairs Committee (CEA), I am delighted to extend the opportunity for you to attend the 2012 RIMS Canada Conference. Our hosts, the Saskatchewan chapter and their local organizing committee, have prepared an amazing blend of education and social networking opportunities. Of course the event depends on you, our delegates, to add to its success. We invite you to attend and experience the amazing hospitality of the prairies where more than 600 Canadian risk practitioners are expected to gather, and expand their professional growth. This will also allow great networking opportunities with our industry partners. RIMS Canada Council is a standing committee of RIMS . Each Canadian Chapter has one voting representative on the Council. Our mandate is best described in our new mission statement that we adopted in February of this year..

The RIMS Canada Council addresses the interests of Canadian RIMS members and their chapters in support of RIMS mission - "To Advance Risk Management for Your Organization's Success".

In March each year, the RCC holds its annual subcommittee planning meetings and it is during these meetings that all three subcommittees (National Conference Committee, National Education Committee, and Communications and External Affairs Committee) develop action plans based on realistic objectives. It is our volunteer workers that achieve the goals and objectives of the Council.

This is my first year as Chair of the RCC. A two year term has been the normal for each RCC executive position. Commencing in 2014, it is the intention, for the normal term for each RCC executive position to be changed to one year. This will allow a better opportunity for other Chapter members to become actively involved. I am enjoying the challenges and rewards of Chair immensely. In addition to overseeing the RCC's new 2012-2014 Strategic Plan, my personal goal is to keep open eyes and ears for ways to provide improvements on all deliveries to you, our Canadian members, as well as working collaboratively to exchange new ideas with our American friends and colleagues.

You can count on me to be here should you wish to make contact. Let's meet for a chat at the 2012 RIMS Canada Conference. I promise to have an open view just like the wide open prairies of Saskatchewan.

A handwritten signature in cursive script that reads "Elizabeth Clarke".

Betty Clarke
Chair, RIMS Canada Council

DOUG BROWN & LISA BROST CONFERENCE CO-CHAIRS



Welcome to Horizons 2012

We are excited to welcome you to the 38th annual RIMS Canada Conference in sunny Saskatoon, hosted by the Saskatchewan chapter of the Risk and Insurance Management Society (RIMS) and the RIMS Canada Council.

Saskatchewan is known as the Land of Living Skies, with broad horizons and endless vistas, which is reflected in the theme of our conference – Horizons. Attendees are invited to join approximately 675 insurance and risk management professionals from across Canada to broaden their horizons as they partake in a bounty of professional education, networking with peers, and some hearty Saskatchewan hospitality!

Horizons 2012 is being held at TCU Place: Saskatoon's arts and convention centre located in beautiful downtown Saskatoon. TCU Place is considered to be one of the best conference facilities in Western Canada. Our organizing committee and volunteers have worked hard to provide you with a conference that will educate and entertain you. In addition to the four plenary and multiple concurrent sessions, we are excited to offer you new and exciting networking and social opportunities in the exhibit hall, and with the kick-off reception and tailgate post-conference celebration.

Saskatoon, known as "The Bridge City" and "The Paris of the Prairies" is situated on the banks of the scenic South Saskatchewan River. A variety of hotels and over 400 restaurants and retail shops are located within walking distance of the conference centre. Join us for some western hospitality and enjoy the delights that Saskatoon and Saskatchewan have to offer.

Doug Brown
Conference Co-Chair

Lisa Brost
Conference Co-Chair

DOUG BROWN & LISA BROST

COPRÉSIDENTS



Bienvenue aux Horizons 2012,

Nous sommes ravis de vous accueillir à la 38e conférence de RIMS Canada à Saskatoon ensoleillé, présentée par le group RIMS de Saskatchewan et le conseil de RIMS Canada.

Saskatchewan est connue comme la «terre des ciels vivants», avec des horizons vastes et des perspectives infinies, qui se reflètent dans le thème de notre conférence – Horizons. Les participants sont invités à se joindre environ 675 professionnels de l'assurance et gestion des risques de partout au Canada pour élargir leurs horizons en tant qu'ils participent au développement professionnelle, réseautage, et l'hospitalité chaleureuse de la Saskatchewan.

La conférence Horizons 2012 est présentée au Place TCU, le centre d'arts et de congrès situé au centre-ville pittoresque de Saskatoon. Place TCU est considéré l'un des meilleurs centres de conférence dans l'Ouest canadien. Notre comité organisateur et les volontaires ont travaillé très fort pour crée une expérience éducative et amusante. En plus des quatre séances plénières et plusieurs séances simultanées, nous sommes excités de vous offrir des nouvelles occasions sociales dans la salle d'exposition et à la réception «Kick off» et la célébration «Tailgate» à la fin de la conférence.

Saskatoon, la «Ville des Ponts» et «le Paris des prairies », est situé sur les rives de la rivière Saskatchewan Sud. Une variété d'hôtels et plus de 400 restaurants et magasins sont situés à distance de marche du centre de conférence. Nous espérons que vous ravirez dans l'hospitalité de l'Ouest!

Doug Brown
Coprésident

Lisa Brost
Coprésident

OPENING RECEPTION



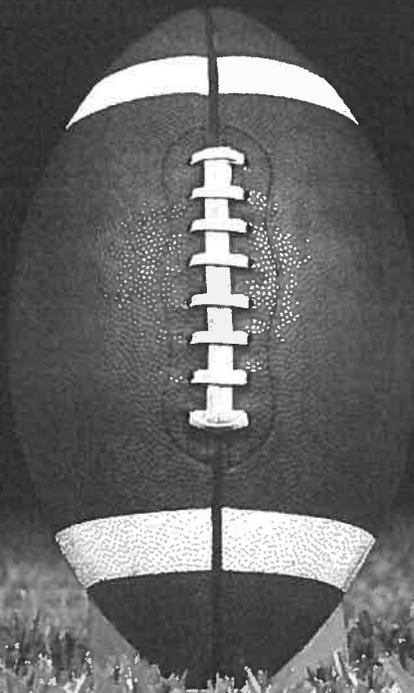
THE KICK-OFF



Kick Off Your Conference Experience!

Get off of the sidelines and connect with industry colleagues while exploring the exhibit hall.

Don't forget to keep an eye out for our roving reporter and cameraman who will be providing colour commentary on the Horizons' 'JUMBOTRON'.



4:30 – 6:00 pm
Sunday, September 9, 2012

Exhibit Hall
TCU Place Saskatoon

DAILY AGENDA

SATURDAY, SEPTEMBER 8

10:00 am - 12:00 pm

Exhibitor Registration

10:00 am - 5:00 pm

Exhibitor Move-In

12:00 pm - 5:00 pm

Delegate Registration

SUNDAY, SEPTEMBER 9

10:00 am - 5:00 pm

Delegate Registration

10:30 am - 6:00 pm

Exhibit Hall Open

4:30 pm - 6:00 pm

Kick-Off Reception
Exhibit Hall

MONDAY, SEPTEMBER 10

7:30 am - 8:30 am

Breakfast

8:30 am - 9:30 am

Opening Ceremonies

9:00 am - 5:00 pm

Exhibit Hall Open

9:30 am - 10:30 am

Plenary Speaker: Hans Læssøe, M.Sc.

10:30 am - 11:00 am

Coffee Break

11:00 am - 12:15 pm

Concurrent Session #1

12:15 pm - 1:45 pm

Lunch

1:45 pm - 2:45 pm

Plenary Speaker: Dan Gardner

2:45 pm - 3:15 pm

Coffee Break

3:15 pm - 4:45 pm

Concurrent Session #2



TUESDAY, SEPTEMBER 11

7:30 am - 8:30 am

Breakfast

8:30 am - 9:45 am

Plenary Speaker: Kenneth Feinberg

9:00 am - 12:00 pm

Exhibit Hall Open

9:45 am - 10:30 am

Coffee Break
Exhibit Hall

10:30 am - 12:00 pm

Concurrent Session #3

12:00 pm - 1:30 pm

Lunch & Awards Ceremony

1:30 pm - 3:00 pm

Concurrent Session #4

3:00 pm - 3:30 pm

Coffee Break

3:30 pm - 4:45 pm

Concurrent Session #5

6:30 pm - 10:30 pm

Tailgate Party

WEDNESDAY, SEPTEMBER 12

8:00 am - 9:00 am

Breakfast

9:00 am - 9:15 am

Opening Remarks

9:15 am - 10:30 am

CEO Panel

10:30 am - 11:30 am

Plenary Speaker: W. Brett Wilson

11:30 am - 12:00 pm

Closing Ceremonies

PLENARY SPEAKERS

MONDAY, SEPTEMBER 10, 2012

HANS LÆSSØE, M.SC.
LEGO GROUP

CREATING VALUE AT LEGO® THROUGH STRATEGIC
RISK MANAGEMENT

Hans Læssøe is LEGO Group's head and senior director of Strategic Risk Management – a function he established in 2006/07. With more than 30 years' experience at LEGO Group, Mr. Læssøe draws on a strong business insight and network to drive the task of proactive strategic risk management. Mr. Læssøe is a founding member of a Danish ERM network, an executive member of the European Council of Risk Management, and a specialist member of the Institute of Risk Management (IRM). He is also a member of RIMS, and serves on RIMS' Strategic Risk Management Development Council. The LEGO Group and Hans Læssøe have won multiple European awards for the risk management approach implemented, and Hans has authored/co-authored articles in international magazines and presented at international risk management conferences.

The LEGO Group is the world's third largest manufacturer of play materials, and provides toys, experiences and teaching materials for children in more than 130 countries. Based in Billund Denmark, the privately held company is owned by the Kirk Kristiansen family that founded it in 1932. Focused on imagination, creativity, fun, learning, caring and quality, the LEGO Group has seen its revenues more than double since 2007. The world's children spend 5 billion hours a year playing with LEGO® bricks.



PLENARY SPEAKERS

MONDAY, SEPTEMBER 10, 2012



DAN GARDNER
AUTHOR AND JOURNALIST

GETTING RISK RIGHT

Risk is serious business. Get it right and good things happen. Get it wrong and the results will be very different -- as the global meltdown of 2008 so vividly demonstrated. Unfortunately, research shows people routinely get risk wrong. We worry about things we shouldn't. We don't worry about things we should. And we swing from complacency to panic, and back again. The result is one bad decision after another -- with costs measured in lost dollars, health, and peace of mind. Why does this happen? How can we do better? Dan Gardner explores a new way of thinking about the decisions we make. The author of the international acclaimed bestseller *Risk: The Science and Politics of Fear* delves into cognitive and social psychology to explain where our perceptions of risk come from and why they so often don't match reality. Understanding how we form perceptions, and how they can go wrong, is an indispensable step to making better decisions about risk. Gladwell told us about "the black box" of our brains; Gardner takes us inside, helping us to understand how to deconstruct the information we're bombarded with and respond more logically and adaptively to our world.

Dan Gardner is a columnist and senior writer for *The Ottawa Citizen* and *The National Post*, specializing in criminal justice and other investigative issues. Trained in history and law, he was senior policy adviser to the Minister of Education of Ontario and social policy adviser to the Premier of Ontario. Gardner's work on a wide range of issues has garnered more than a dozen awards, including a Michener Citation of Merit, a National Newspaper Award, and Amnesty International's media award. His book *Risk: The Science and Politics of Fear* has been published in 11 countries and eight languages. Gardner's latest book, *Future Babble*, examines the dismal record of expert forecasts. *The Wall Street Journal* called *Future Babble* a "delicious...a trove of detailed research" while Harvard University psychologist Steven Pinker said *Future Babble* "should be required reading for journalists, politicians, academics, and anyone who listens to them."

PLENARY SPEAKERS

TUESDAY, SEPTEMBER 11, 2012

KENNETH R. FEINBERG

ATTORNEY, MEDIATION AND ALTERNATIVE
DISPUTE RESOLUTION EXPERT



UNCONVENTIONAL RESPONSES TO UNIQUE CATASTROPHES: TAILORING THE LAW TO MEET THE CHALLENGES

Kenneth Feinberg is a leading expert in mediation and alternative dispute resolution. His unique insight has developed through key roles in the settlement of some of the most catastrophic events in recent history, including his designation by the Obama Administration and British Petroleum (BP) as administrator of the Gulf Coast Claims Facility in 2010; appointment by the Attorney General of the United States as the Special Master of the Federal September 11th Victim Compensation Fund of 2001; fund administrator responsible for the design, implementation and administration of the claims process for the Hokie Spirit Memorial Fund following the tragic shootings at Virginia Tech University in 2007; and appointment by the Secretary of the Treasury in 2009 to serve as the Special Master for TARP Executive Compensation to determine annual compensation packages for senior corporate officials at companies that received the most taxpayer financial assistance.

Mr. Feinberg has acted as a Court-Appointed Special Settlement Master, mediator and arbitrator in thousands of disputes. He was one of three arbitrators selected to determine the fair market value of the original Zapruder film of the Kennedy assassination and was one of two arbitrators selected to determine the allocation of legal fees in the Holocaust slave labor litigation. He was a member of the Presidential Advisory Commission on Human Radiation Experiments from 1994 to 1998; the Presidential Commission on Catastrophic Nuclear Accidents from 1989 to 1990 and the Carnegie Commission Task Force on Science and Technology in Judicial and Regulatory Decision Making from 1989 to 1993. He is currently a member of the National Judicial Panel, Center for Public Resources, and previously chaired the American Bar Association Special Committee on Mass Torts from 1988 to 1989.

Mr. Feinberg is the managing partner of Feinberg Rozen, LLP. He received his B.A. cum laude from the University of Massachusetts in 1967 and his J.D. from New York University School of Law in 1970, where he was Articles Editor of the Law Review. He has had a distinguished teaching career as Adjunct Professor of Law at the Georgetown University Law Center, University of Pennsylvania Law School, New York University School of Law, the University of Virginia Law School and Columbia Law School. He has also taught as a visiting lecturer at UCLA Law School, Vanderbilt Law School, New York Law School and Duke Law School.

Mr. Feinberg was designated "Lawyer of the Year" by the National Law Journal (December, 2004). He is listed in "Profiles in Power: The 100 Most Influential Lawyers in America" (National Law Journal, May 2, 1988; March 25, 1991; April 4, 1994; June 12, 2000; June 19, 2006). He is the author of numerous articles and essays on mediation, mass torts and other matters and is the author of, *What is Life Worth? The Unprecedented Effort to Compensate the Victims of 9/11* (Public Affairs 2005).

PLENARY SPEAKERS

WEDNESDAY, SEPTEMBER 12, 2012



W. BRETT WILSON

FORMER CBC TV "DRAGON", CELEBRATED ENTREPRENEUR & PHILANTHROPIST

W. Brett Wilson is living proof that it's possible to succeed in business without losing your principles. The co-founder of one of Canada's leading investment banks, FirstEnergy Capital Corp., Brett also spent three seasons as the lead deal-making Dragon on CBC TV's Dragons' Den, and currently stars on Slice TV's Risky Business where he works with other investors on deals over the course of 30 days. Brett's stories about success, loss, and finding balance leave his audience inspired to achieve their goals, both in business and at home.

Brett has used his national platform to promote entrepreneurship and innovation to audiences throughout Canada. He has founded the W. Brett Wilson Centre for Entrepreneurial Excellence at the University of Saskatchewan, promoting entrepreneurship among all disciplines, with a vision for becoming one of Canada's pre-eminent centres for entrepreneurship. A noted philanthropist, Brett has sought to inspire, engage, and lead the business community into seeing corporate social responsibility not as an obligation, but an opportunity. To help them realize their potential for giving back, he has organized dozens of highly popular – and successful – fundraising events that have not only raised awareness but also tens of millions for Canadian charities.

Brett was recently appointed to the Order of Canada, among numerous other awards and accolades. He has been singled out as Alberta's Business Person of the Year, named Calgary's Person of the Year, and recognized as a Canadian Nation Builder for his role in encouraging entrepreneurship, particularly among youth. In 2010, he received an Honorary Doctorate of Laws from Royal Roads University. Brett is a powerful speaker with a larger than life story and a unique perspective on how to find success in business and life.

CONCURRENT SESSION #1

MONDAY SEPTEMBER 10, 2012 – 11:00 A.M. TO 12:15 P.M.

1A - The Risks and Rewards of Relationships – Effective Contract Management

Business relationships with contractors, partners and affiliates are common and increasingly complex. While contributing to enterprise value, these relationships can add reporting and operational risks to your organization. This session will explore the ways organizations are approaching effective, enterprise-wide contract management, and help you to identify hidden opportunities for revenue enhancement, cost reduction and relationship expansion while improving control of the risk environment in extended business relationships.

Karen O'Brien, Partner, Deloitte LLP

1B - Property Risk Governance Assurance Program (PRGAP) – Building Risk Intelligence Culture from Bottom to the Top

PRGAP is a property risk auditing system that goes beyond enterprise property risks to protect life safety, brand image and reduce operational risks. This integrated system addresses property, life, environmental, maintenance and brand impacting concerns. The speaker will share the story of PRGAP at TELUS from concept to rewards, including challenges and how it helped to enhance a risk intelligence culture at TELUS from the front line to the C-suite, and how the program integrates ERM and GRC approaches with TELUS' property insurance and loss prevention program.

Craig Tilford, Director - Insurance, Claims & Property Risk Governance, TELUS Finance

1C - Cyber-Risk Insurance and Claims – State of the Art

This session will examine key exposures and trends in cyber-risk, including recent cyber-risk related claims, and provide an overview of the current market for cyber-risk insurance, including what you need to know when assessing your exposure, insurance coverage forms, tips for determining limits and placing coverage, underwriting requirements and loss prevention concerns.

Michael Petersen, Practice Leader, Communications Media and Technology, Marsh Canada Limited

Catherine Dowdall, Director, Risk and Claims Management, Canada Post Corporation

CONCURRENT SESSION #1

1D - Risk Appetite and Risk Tolerance – What’s the Difference?

The session will examine how various organizations have defined and approached risk appetite and risk tolerance, with practical examples of implementation and value achieved.

Joanna Makomaski, Vice President, Enterprise Risk Management, Toronto 2015 Pan/Parapan American Games Organizing Committee

1E - Identifying and Assessing Emerging Risks – What’s on the Horizon?

Many organizations and boards recognize the importance of understanding emerging risks at an early stage, but few have implemented an effective and explicit process. This session will discuss approaches used to assess and address emerging risks, including use of scenarios, tools and sources to identify emerging risk, and governance concerns.

Susan Meltzer, Vice-President ERM, Aviva North America

1F - Understanding Commercial General Liability Policies - CGL 101

Commercial general liability policies come in various shapes and sizes – and it’s not one size fits all. In this fundamental overview of CGL’s learn about the types of policies and elements of coverage and limits, conditions and exclusions, common and unusual variations, as well as claims requirements and considerations.

CONCURRENT SESSION #2

MONDAY SEPTEMBER 10, 2012 – 3:15 P.M. TO 4:45 P.M.

2A - Risk Management Speak - Communicating Risk Management Value and Results to Your Organization's C-Suite and Board

Seasoned risk managers will share their insights, experience and practical tips how to effectively communicate risk issues, risk management value and results to executive management (C-Suite) and board of directors.

Dan Kugler, Assistant Treasurer Risk Management, Snap-On Tools

Robert Cartwright, Loss Prevention Manager, Bridgestone Retail Operations, LLC

Janet Stein, Director, Risk Management & Insurance, University of Calgary (moderator)

2B - Diary of a Privacy Breach

Analysis of a privacy breach from initial discovery to forensics, from legal counsel to notification/remedy offer as well as crisis management and reputation spin control as well as latest litigation and regulatory trends. Session will look at a breach from an evolutionary viewpoint: takeaways will include best practices for a crisis plan, benefits of outside counsel both legal and forensic.

Robert Parisi, Senior Vice-President, National Technology, Network Risk & Telecommunications

2C - The Changing World of Directors and Officers Insurance

Directors and officers (D&O) insurance policies are evolving, but do changes provide broader protection or diluted coverage? This session will examine current issues in D&O insurance, including the effect of expansion of coverage to joint ventures, partnerships, etc., relevance of court decisions in light of rapidly evolving policy wordings, the proliferation of non-rescindable, non-cancellable policies, the effect of fraudulent acts by individuals on coverage for all board members, and the need for expanded coverage for informal investigations by regulatory bodies.

Mary Margaret Fox, Senior Counsel, Clyde & Co.

Catherine Richmond, Senior Vice-President, Aon Reed Stenhouse Inc.

Hano Pak, Regional Executive Vice-President D&O, Chartis

CONCURRENT SESSION #2

2D - Property Insurance Program Potholes

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.

Jill Dalton, partner (lead), Dempsey Partners
Jeff Phillips, Dempsey Partners

2E - Building a Collaborative Alliance with Internal Audit

Explore how the roles of internal audit and risk management can complement each other without competing. Learn how to develop a constructive and mutually beneficial relationship with this key internal partner. From organizations that do it well, you will gain a shared understanding to accelerate risk leadership characteristics in both functions. (Based on recent joint white paper between RIMS and Institute of Internal Auditors)

Joanna Makomaski, Vice President, Enterprise Risk Management, Toronto 2015 Pan/Parapan American Games Organizing Committee

2F - 10 Steps to Implementing an Effective ERM Program (Foundational Session)

With case studies, examples and tips from experienced practitioners, explore steps to successfully implement an enterprise risk management (ERM) program within any organization. No need to hire expensive consultants or software to begin your ERM journey.

CONCURRENT SESSION #3

TUESDAY SEPTEMBER 11, 2012 – 10:30 A.M. TO 12:00 P.M.

3A - Project Risk and Opportunity Management

Too often, risk management for business initiatives and projects focuses on mitigating the risks to the project, and fails to consider the opportunities. In many cases, project risk management begins only after the project business case has been approved. Because the traditional approach was inadequate in many instances, LEGO Group developed a process and a tool to support active and explicit management of risks and opportunities related to, and emerging from, the project. This mandatory process is initiated during the preparation of the business case and hence ensures risks and opportunities are duly considered prior to project approval. The speaker will present the process and tool in detail, and share his experience, challenges and successes.

Hans Læssøe, Senior Director, Strategic Risk Management, LEGO Group

3B - Man-made Catastrophes: Terrorism and Political Violence

This session will discuss how political violence and terrorism has evolved as a peril since 2001, what the important points in regards to coverage are, and where to pay attention when reviewing your exposures, in Canada and abroad.

Dan Galvao, Senior Vice-President, Marsh Canada

John Cogliano, Vice-President, Homeland Security Solutions, Chartis

William J. Daly, Senior Vice-President & Practice Leader, Security Consulting Services

3C - Environmental Risk - Everything You Wanted to Know But Were Afraid to Ask

What environmental risks does your company face, and does your current insurance program cover them? What types of firms buy environmental insurance and why? What underwriting information is needed to arrange environmental insurance and how long does it take to place? What are the components of coverage, conditions, limitations, and how should adequate limits be determined? What are the most common types of claims? Can environmental insurance deal with known pollution liabilities? What environmental risks are involved with mergers, acquisitions or divestments, and how should they be managed? Using practical examples, this foundational session will cover the above questions and more.

George Boire, Senior Vice-President, Environment/ Sustainability, Marsh Canada Limited

CONCURRENT SESSION #3

3D - Enterprise Best Practices in the Cyber World

As a discipline, enterprise risk management (ERM) prepares organizations to deal dynamically with uncertainties that can either improve or worsen their positions. Executives and boards may want to consider tapping ERM to improve their organizations' positions with respect to the digital explosion and its exposures. Nothing is more abundant than data in our cyber world, or more uncertain than the security of that data. Data risks may hold unrecognized implications for your organization's strategy. Unifying your organization's internal functions in a comprehensive data risk and controls gap assessment creates efficiencies while protecting the findings. Managing data risk well delivers an advantage over competitors who do not, and protects your organization's standing within its market.

3E - Are We There Yet? – The Evolving Role of the Risk Management Practitioner

The recent Excellence in Risk Management IX report published jointly by MARSH and RIMS identified several opportunities for risk managers to better meet the needs of senior management (C-suite). This panel will discuss current challenges for risk managers, and what's on the horizon for future development and directions of risk management practice.

Deborah Luthi, (RIMS President), Enterprise Risk Manager, San Francisco Public Utilities Commission

Nancy L Chambers, Director, Risk Management & Insurance, NRES, Bentall Kennedy (Canada) LP

Dan Kugler, Assistant Treasurer Risk Management, Snap-On Tools

Robert Cartwright, Loss Prevention Manager, Bridgestone Retail Operations, LLC

CONCURRENT SESSION #4

TUESDAY SEPTEMBER 11, 2012 – 1:30 P.M. TO 3:00 P.M.

4A - Understanding and Mastering Construction Project Risk

Construction project risk management is complex and challenging. This session will provide an overview of risks associated with different project delivery forms, including stipulated price, construction management, and design and build and various design build finance operate maintain models (P3, PF, EPC, EPCM); examine key areas of risk exposure in construction from the perspective of both owners and constructors, with practical examples of common pitfalls, gaps and solutions. The presenters will discuss risk mitigation, risk finance and risk transfer options available to a project, and the impact of these tools through the lifecycle of the completed asset. The presenters will also discuss the pros and cons of contractor-provided versus owner-controlled insurance programs (OCIPs), and provide examples and tips to consider when designing a project insurance program.

Douglas Correa, Senior Vice President, National Director, Construction Practice - Client Service, Aon Reed Stenhouse Inc.

4B - Quick Hits – Legal Hot Topic Review

A rapid-fire panel session that will cover a landscape of current legal developments and issues, including new and emerging bases for lawsuits and damages, jurisdictional questions and much more.

Gary Young, Q.C., Robertson Stromberg LLP
Evert Van Olst, Legal Counsel, Saskatoon Regional Health Authority (moderator)

4C - Strategic Risk Management: Improving Your Organization's Chances for Success

This panel session will provide an overview of the state of development of the discipline of strategic risk management, how it relates to major ERM/RM frameworks, and how the risk manager can work to implement and apply the risk management process within the organization's strategic planning function.

Andrew Bent, A/Director, Integrated Risk Management Branch, Office of Strategy Management Division, Edmonton Police Service

CONCURRENT SESSION #4

4D - Enterprise Risk Management (ERM) Forum

An interactive dialogue where established ERM practitioners will share their successes and challenges implementing a program. Topics to be considered are strategies, best practices, tools, concepts, benchmarking, software and methods.

Susan Meltzer, Vice-President ERM, Aviva North America

4E - Effective Claims Management for High Exposure Claims

This session examines best practices for management of complex claims, including the various roles and expectations of the adjuster, broker, risk manager, insurer claims manager, how and when expert consultants may be engaged, important things to know, common issues (reservation of rights, causation, multiple insurers or coverage forms, etc.) critical errors and resultant impacts.

Scott Francis, National Director of Claims, Aon Canada

Paul McCague, Partner, McCague Borlack LLP (Canadian Litigation Counsel)

Nancy Chambers, Director, Risk Management & Insurance, Strategic Resources Group, Bentall Kennedy (Canada) LP

Paul Hancock, National Director/Toronto Branch Manager Global Technical Services, Crawford & Company

CONCURRENT SESSION #5

TUESDAY SEPTEMBER 11, 2012 – 3:30 P.M. TO 4:45 P.M.

5A - Expecting the Unexpected – Are We Prepared for Major Natural Catastrophes?

Recent events around the world have highlighted the far-reaching impact of major natural catastrophes. What can be learned from these events to help organizations, communities, and insurers plan to respond in the event of major catastrophes? This panel session will examine some of the effects of specific natural disasters, and discuss measures that governments, businesses and insurers in Canada can take to be prepared to respond.

5B - Contractual Risk Transfer and Allocation – Where Does the Risk Start and Stop?

Risk transfer and allocation are part of virtually every business transaction. Understanding how contracts can effectively transfer and/or allocate risk is a key skill for every risk manager. This session will address the important aspects of risk transfer through insurance, indemnity, liability and many other contract terms, and provide practical examples and tools for risk managers looking to improve their understanding of contractual provisions relating to risk.

Janet Stein, Director, Risk Management & Insurance, University of Calgary

Gord Wainwright, Managing Director, Insurance & Risk Management, CHC Helicopter Group
& Chair, CHC Reinsurance S.A. (Luxembourg)

5C - Reputation at Risk – High Stakes

Threats to reputation are more far reaching today than ever before. High profile crises, such as executive scandals, product safety issues, litigation or other negative publicity, can become front page news and quickly impact reputation, brand or bottom line. This session will examine some recent high profile media cases and the impact on the corporation. It will look at practical ways to better prepare your organization to effectively respond if and when a crisis strikes.

Jeanette Lawrence, AVP Professional Liability, Chartis Canada

CONCURRENT SESSION #5

5D - Governance of Risk: What You and Your Board Need to Know

Managing risk on an enterprise-wide basis has never been more important to an organization's leadership team and Board of Directors. This session will examine risk-related roles and responsibilities at the Board, C-Suite and senior management levels with reference to good governance principles, as well as the evolving legislative and regulatory environment. Using real-life examples, the panel will discuss how their organizations have adapted their ERM program structure, risk committees and other risk governance practices to meet these expectations.

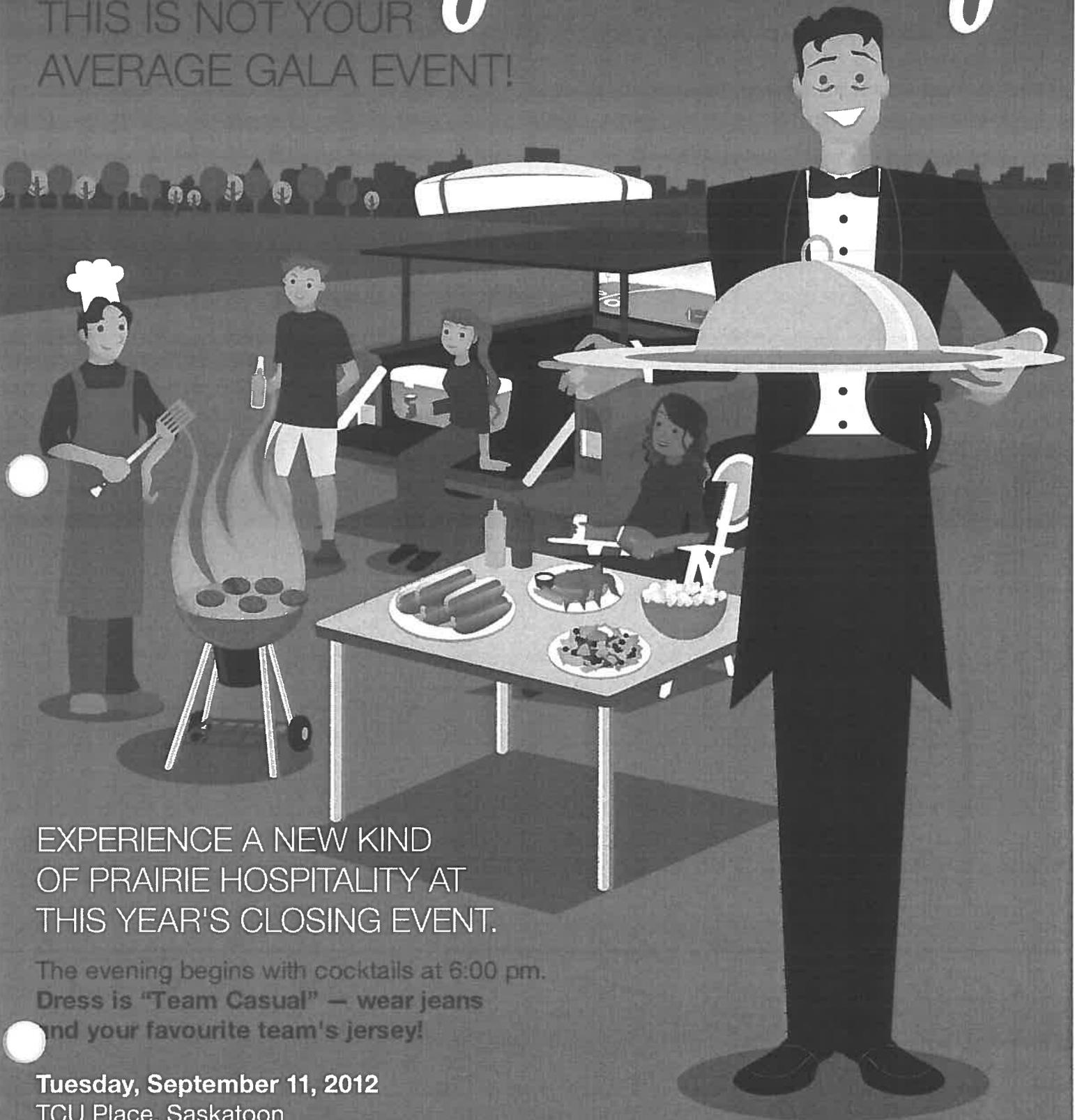
5E - Are You Ready to Rumble? – Knowing Post-Loss Success Factors

Many companies underestimate the time and effort necessary to prepare, present, and negotiate a claim. Our panelists have seen the good, the bad, and the ugly with respect to claim management. Up front planning and knowledge of some key best practices will give your organization a good understanding of claim requirements, should a loss occur, and provide a framework for managing and maximizing the claim. This session will provide practical knowledge for effective post loss management, and discuss the critical success factors for claims.

Craig Burkart, National Leader BIC Practice/Financial Advisory, Deloitte & Touche LLP

The Tailgate Party

THIS IS NOT YOUR
AVERAGE GALA EVENT!



EXPERIENCE A NEW KIND
OF PRAIRIE HOSPITALITY AT
THIS YEAR'S CLOSING EVENT.

The evening begins with cocktails at 6:00 pm.
Dress is "Team Casual" — wear jeans
and your favourite team's jersey!

Tuesday, September 11, 2012
TCU Place, Saskatoon

IMPORTANT INFORMATION

GALA TICKETS

Registrants will receive a Gala ticket as part of their Registration package. As well, Exhibitors will receive one (1) Gala ticket for each single booth. These are your tickets to join the celebration on Tuesday evening, Sept. 11th.

ADDITIONAL GALA TICKETS

Each full registration includes one ticket to the Gala. Each Guest registration also includes one ticket. A limited number of additional tickets are available, and will be sold on a first-come, first-served basis while supplies last. Gala seating will be open, on a first-come, first-served basis.

DRESS CODE

Dress code is business casual throughout the conference. The dress code for Tuesday evening's Gala is "team casual" – denim and your favorite team jersey.

WEATHER

The weather in Saskatoon is usually comfortable in mid-September, with daytime temperature ranging between 15 and 20 degrees C. Evenings can be cool, and a light coat or jacket is recommended.

CONFERENCE LOCATION

The Conference trade show, plenary and concurrent sessions will be held at the TCU Place. Signage and final conference material will indicate specific rooms at the site. Please check the Conference Agenda for specific information.

VERIFICATION OF ATTENDANCE FOR PROFESSIONAL DEVELOPMENT / CONTINUING EDUCATION CREDITS

Sign-in forms will be available at each educational session for attendees that require proof of attendance for the purpose of obtaining professional development or continuing education credits. Verification will be provided following the conference to attendees that have completed the forms, but approval of credit will need to be obtained independently by attendees from the appropriate body according to their individual needs.

SCENT FREE POLICY

In consideration of attendees who have allergic or chemical sensitivities, we request that conference attendees avoid using scented products at the conference site. Your cooperation is appreciated, thank you.

MORE INFORMATION

For assistance or more information please contact Charlene Roth-Diddams at 877 266 2192 or charlene@POPhasEMAIL.com

CONFERENCE POLICIES

CANCELLATION POLICY

Requests for refund or cancellation must be in writing and received by the Event Planner by fax, email or post at least 14 days prior (August 24, 2012) to the commencement of the conference. Refunds will be processed within 60 days following conference. Cancellations received after close of early registration (July 26, 2012) will be subject to an administration fee of \$50.00.

Any hotel changes or cancellations after the close of early registration will be subject to one night's accommodation per room cancelled at the conference hotel rate.

Refund requests for registration fee, guest program fee or gala tickets received within 14 days of the conference will not be honored.

REGISTRATION POLICY

Only paid RIMS members will be entitled to the member rate. End dates for early and late registration will be enforced. Registration changes or name substitutions received between July 27, and September 8, 2012 will be subject to an administration fee of \$50.00.

ON-SITE REGISTRATION

On-site registration at TCU Place begins Saturday, September 8, 2012. Delegates must register in person. Registration packages will be released only to the individual whose name appears on the badge. Substitution for pre-registered attendees requires written authorization on corporate letterhead. Business cards will not be accepted as authorization. Registered delegates, guests, exhibitors and speakers must wear their conference badges for access to all conference functions.

REGISTRATION HOURS

Saturday	September 08, 2012	11:00 am to 5:00 pm
Sunday	September 09, 2012	10:00 am to 5:00 pm
Monday	September 10, 2012	7:00 am to 5:00 pm
Tuesday	September 11, 2012	8:00 am to 1:00 pm
Wednesday	September 12, 2012	8:00 am to 12:00 pm



▶▶ MARSH

RIMS CANADA CONFERENCE—MARSH PRESENTS

PUB NIGHT



MONDAY, SEPTEMBER 10, 2012

FEATURING LIVE MUSIC PERFORMANCE BY

TABLOID

ODEON EVENTS CENTRE (241-2 Avenue South, Saskatoon, SK)

DOORS OPEN AT 9:00 PM

FM Global and Suncorp Valuations
are proud to sponsor the

8TH ANNUAL MCGANNON 5KM FUN WALK/RUN

When: Sunday, September 9, 2012

Where: Saskatoon (exact location to be announced at a later date)

Register Online: Visit www.rimsCanadaconference.ca or on the Saturday before the event at the same time that you pick-up your materials for the conference

- All participants receive a complete race kit which includes a souvenir T-shirt
- There will be prizes for the winners and lots of support at the finish line for those who just finish
- Everyone is encouraged to participate whether you are an avid runner or casual walker; this is a fun event in support of a great cause

All the proceeds collected will go to the William H. McGannon Foundation. The foundation is an initiative of RIMS Canada and was established to provide resources in the form of grants to advance risk management by way of education, research, mentorship programs and work experience programs.

Register early - we look forward to cheering you on at the finish line.

Registration is \$35.00



SUNCORP VALUATIONS



GUEST PROGRAM

MONDAY, SEPTEMBER 10, 2012

- ~A BREAKFAST CRUISE DOWN THE SOUTH SAKATCHEWAN RIVER
- ~LUNCH AT THE PERDUE OASIS GOLF RESORT
- ~A WINERY TOUR AND TASTING AT LIVING SKYS WINERY, PERDUE



You will travel via motor coach to the Shearwater docks behind the Mendel Art Gallery on Spadina Crescent near the University Bridge in downtown Saskatoon where you will board the Prairie Lily for a 1½ hour adventure down the South Saskatchewan River while enjoying a bountiful continental breakfast. The ship travels under four of Saskatoon's seven bridges, past the downtown core with its elegant landscaped parks, natural areas, and some of the city's most opulent residences. Enjoy this beautiful river valley, recognized as one of the finest and best-kept in the world. You will enjoy a carefully-researched commentary, which will inform you about the river, its landmarks, cultural highlights, and fascinating history.



The eastern slopes of The Bear Hills, just before it gives way to the great outwash prairie and Lake Vanscoy, paints the unique back drop of Perdue Oasis, where you will enjoy lunch before your winery tour and tasting at the Living Sky Winery.

A two hour winery tour and tasting awaits you at the Living Sky Winery, located just 30 minutes west of Saskatoon. Living Sky Winery boasts a range of high-end artisan wines crafted from local fruit including raspberry, strawberry, Juliet cherry and rhubarb varieties, and is the first of its kind in Saskatoon and one of the few artisan wineries in Western Canada

GUEST PROGRAM

TUESDAY, SEPTEMBER 11, 2012



- ~ TOUR OF THE WESTERN DEVELOPMENT MUSEUM AND GIFTSHOP
- ~ LUNCH AT THE SASKATOON BERRY BARN EATERY AND GIFTSHOP
- ~ AFTERNOON STROLL THROUGH THE UNIQUE EXPERIENCE OF THE CORN MAZE

Enjoy Day Two of the Guest Program by travelling via motor coach to the Western Development Museum, voted the best museum in Saskatchewan in 2011 by Prairies North magazine. The tour of the museum and gift shop is an experience not to miss. The 'boomtown' street re-creation along with vehicles and equipment of the early era of the Prairies is fascinating and filled with interesting historical Prairie facts and stories. The gift shop is second to none in the province and offers crafts from local artisans and prairie-specific souvenirs. Take home some old-fashioned toffee and peppermint sticks.

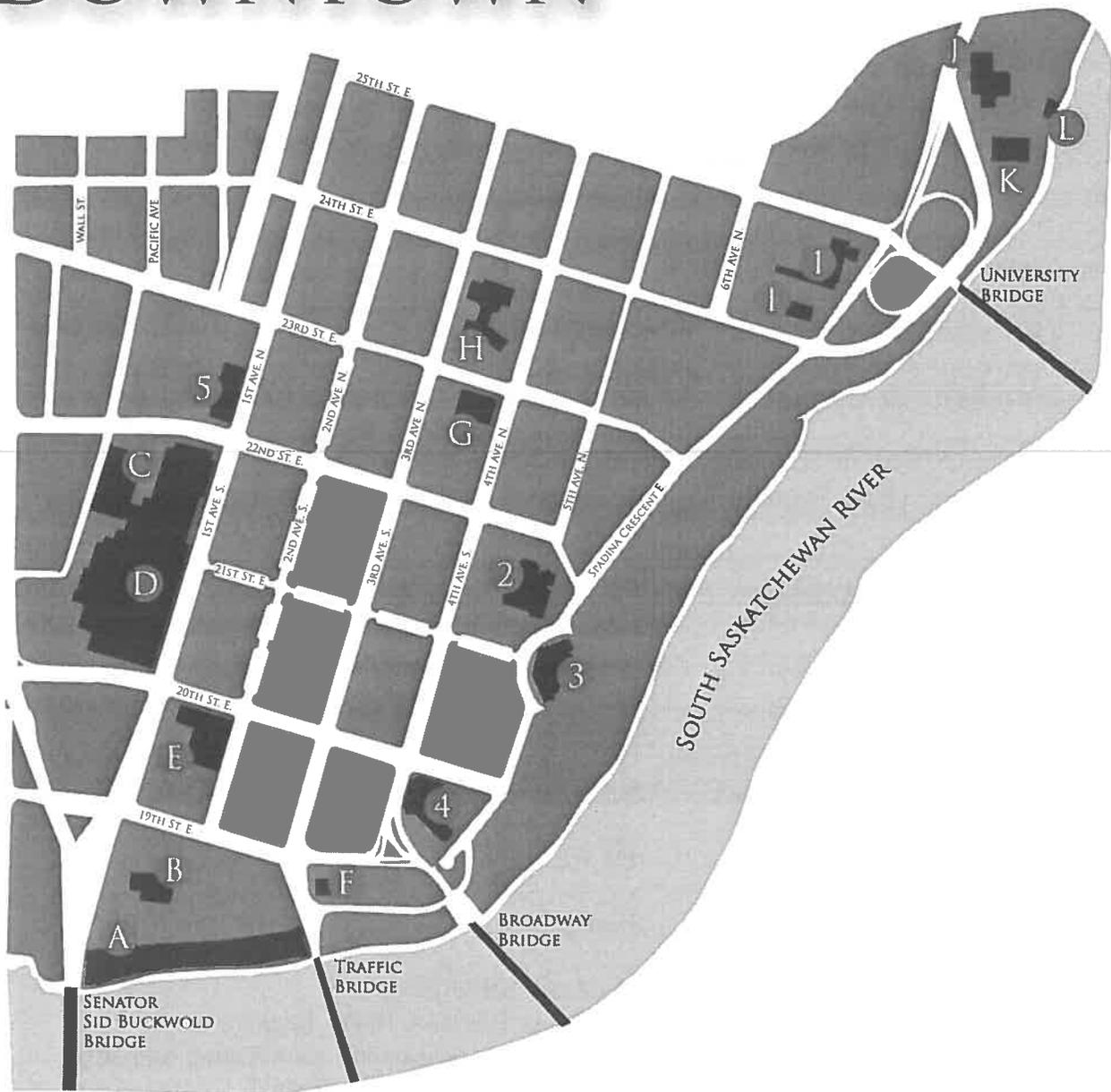
Onward from the museum to the relaxed country setting on the banks of the South Saskatchewan River and the Saskatoon Berry Barn Eatery and Gift shop -- one of Saskatoon's most popular and unique tourist attractions flanked by a 28-acre Saskatoon berry orchard. Guests will enjoy a mouthwatering lunch menu with features including Saskatoon berry pie and home-style cooked meals at the same time enjoying the panoramic view of the Saskatchewan River.

The Berry Barn Gift shop offers a full line of Saskatoon Berry preserves and fudge made in the Barn's kitchens and exclusive Saskatoon Berry items such as candles, scented soaps, lotions, chocolates and teas. The Berry Barn is a great spot to take pictures to remember the visit to Saskatoon and area.

Get lost in a Corn Maze! The afternoon will provide some time to stroll through a unique tourist attraction of the Prairies – the Corn Maze is located just south of the City of Saskatoon. All walks of life enjoy the Corn Maze and each year the design of the Maze is different and intriguing. Don't be nervous, the motor coach back to the City will not leave without you! The Corn Maze is another unique and picturesque Prairie adventure - a once-in-a-lifetime experience!



DOWNTOWN



LEGEND

- HOTELS**
- ① PARK TOWN HOTEL
 - ② SHERATON CAVALIER
 - ③ DELTA BESSBOROUGH
 - ④ RADISSON HOTEL
 - ⑤ HILTON GARDEN INN

- PLACES OF INTEREST**
- A RIVER LANDING WATERFRONT
 - B PERSEPHONE THEATRE
 - C TCU PLACE
 - D MIDTOWN PLAZA
 - F GALAXY CINEMAS
 - F MEEWASIN VALLEY CENTRE

- G PUBLIC LIBRARY
- H CITY HALL
- I UKRANIAN MUSEUM
- J MENDEL ART GALLERY
- K SHAKESPEARE ON THE SASKATCHEWAN
- L SHEARWATER RIVER TOURS

CONFERENCE COMMITTEE

CONFERENCE CO-CHAIRS:	Doug Brown, City of Regina Lisa Brost, BHP Billiton
COMMUNICATIONS CHAIR:	Merv Dahl, University of Saskatchewan
FINANCE CHAIR:	Gordon Dolney, Yara Belle Plaine Inc.
INDUSTRY CO-CHAIRS:	Sue Mepham, Ministry of Government Services Dianne Baird, Saskatchewan Housing Corporation
PROGRAM CO-CHAIRS:	Dave Jackson, Saskatchewan School Boards Association Nowell Seaman, University of Saskatchewan
PROGRAM COMMITTEE:	Evert Van Olst, Saskatoon Health Region Authority Doug Taylor, Suncorp Valuations Ltd. David Boehm, Ministry of Advanced Education, Employment and Immigration
REGISTRATION CHAIR:	Jackie Laurans, SaskTel
RISK MANAGER:	Bob Wirll, Ministry of Government Services
SECRETARY:	Randy Besse, SGI
SOCIAL CO-CHAIRS:	Lisa Brost, BHP Billiton Lori Frank, Saskatoon Health Region
SOCIAL COMMITTEE:	Sandra Blevins, Saskatoon Health Region Authority Lisa Bartko, Marsh Canada Limited Colleen Vaillant, Marsh Canada Limited

The organizing committee members extend their sincerest gratitude to their employers and conference volunteers for their donation of time and resources.

REGISTRATION FORM

First Name: _____ Last Name: _____
Company: _____
Address: _____ City: _____
Province/State: _____ Country: _____
Postal / Zip Code: _____ Telephone: _____
Email: _____
Emergency Contact: _____ Telephone: _____
RIMS Member ID # RIMS Chapter Name: _____

Please specify any special requirements you may have (i.e. mobility, etc.)

Please provide us with any dietary restrictions you may have

Conference Fees: All listed conference fees are subject to 5% GST
(The 2012 RIMS Canada Conference GST #: 865843262RT0001)

- | | | |
|--------------------------|--|----------|
| <input type="checkbox"/> | Early Member, until July 29, 2012 | \$615.00 |
| <input type="checkbox"/> | Early Non-Member, until July 29, 2012 | \$815.00 |
| <input type="checkbox"/> | Late Member, July 30 – Sept 8, 2012 | \$665.00 |
| <input type="checkbox"/> | Late Non-Member, July 30 – Sept 8, 2012 | \$865.00 |
| <input type="checkbox"/> | Student (student ID required at Registration Desk) | \$125.00 |
| <input type="checkbox"/> | One-Day Member | \$370.00 |
| <input type="checkbox"/> | One-Day Non-Member | \$470.00 |

If registering for one day, please indicate which day you will be in attendance:

- Monday, September 10, 2012
 Tuesday, September 11, 2012

CONCURRENT SESSIONS SELECTION

(Choose 1 session per time slot)

Monday, September 10, 2012

Concurrent Session #1 (11:00 am – 12:15 pm) 1A 1B 1C 1D 1E 1F

Concurrent Session #2 (3:15 pm – 4:45 pm) 2A 2B 2C 2D 2E 2F

Tuesday, September 11, 2012

Concurrent Session #3 (10:30 am – 12:00 pm) 3A 3B 3C 3D 3E 3F

Concurrent Session #4 (1:30 pm – 3:00 pm) 4A 4B 4C 4D 4E 4F

Concurrent Session #5 (3:30 pm – 4:45 pm) 5A 5B 5C 5D 5E 5F

THE TAILGATE PARTY SEPTEMBER 11, 2012

One ticket is included in your registration unless you are registering for one day or as a student.

Will you be attending the Tuesday Evening Tailgate Party? Yes No

Additional tickets can be purchased for \$135.00 each.

Do you require additional tickets? Yes No If so, how many? _____

GUEST PROGRAM

The fee for the Guest Program is \$275.00 and includes a ticket to the Tailgate Party.

Guest Name _____

Please specify any special requirements or dietary restrictions your guest may have

TOTAL

Registration	\$
Additional Gala Tickets	\$
Guest Program	\$
GST #: 865843262RT0001 (5%)	\$
Total	\$

Please make cheques payable to RIMS Conference Account.

Please complete and return this form with your payment to:

Charlene Roth-Diddams
c/o POP Kollaborative Inc.
#430, 318 11 Avenue SE
Calgary, Alberta T2G 0Y2
Fax: 403 257 7665
Telephone: 877 266 2192
Email: charlene@POPhasEMAIL.com

Your personal information will only be used for Risk and Insurance Management Society purposes and will not be distributed to third parties.