



PROFESSIONAL EXCHANGE OF RISK KNOWLEDGE PERK

2019 PERK Request Form

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

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 or by fax at 212-655-7422.

Submit one form per session request.

Chapter:	Contact Name:
Meeting City and Venue:	
Email:	Phone Number:
Program Request Date:	Time:
Session Title:	PERK Partner:

Cancellation Policy: Scheduled PERK sessions must be cancelled more than two weeks (10 business days) in advance of the presentation date. After that deadline, chapters will be responsible for covering any non-refundable travel expenses incurred by the PERK Partners.

2019 PERK Sessions:**1. Swipe Right on Insurance: Risks and Coverage Implications for Mobile Apps and Social Media Platforms (Presented by Anderson Kill)**

Consumers—and therefore businesses—rely on mobile apps to perform an ever-widening range of functions. As with any new technology, there are risks involved. Often, mobile app users input highly sensitive data, including financial and health details. Mobile app use has accordingly triggered new waves of regulatory actions and civil litigation. The FDA has provided examples of how its authority may apply to mobile medical apps, while the FTC and other regulators have brought app-related enforcement actions based on alleged violations of privacy. Mobile app users have brought their own suits. This session will cover risks associated with the use of mobile apps and social media, including types of insurance that may respond to these risks. We will address: (1) risks for businesses that conduct financial transactions and/or interact with customers via these platforms; (2) potential coverage under traditional commercial and cyber policies; (3) what can be learned from past coverage disputes over web-based businesses; and (4) whether policyholders need to consider new insurance options tailored to liabilities arising from their use of mobile apps and social media.

2. 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. NEW! Common Pitfalls of Certificates of Insurance

Many companies rely on information contained in a certificate of insurance as proof of insurance coverage, only to find out after it is too late that the information was not accurate or coverage was not in place. Policyholders often furnish third parties with certificates of insurance without considering the effects doing so may have on their coverage. Insurance agents can also be too quick to issue a certificate of insurance, and may face liability or even fines if they are not careful. This topic will help anyone working with certificates of insurance in any field understand what a certificate of insurance is, and what it can and cannot do. Our speaker will fully explain the pitfalls of certificates of insurance, and how policyholders, brokers, and third parties seeking coverage under another's policy can get themselves into trouble in requesting, issuing, and relying upon certificates of insurance. Learn how to avoid these problematic situations, so that those involved in a transaction will be able to understand what it is they need to secure coverage, how to ensure it is in place, and how to avoid negatively impacting their respective rights and obligations.

4. Managing “Hot-Potato” Claims: Best Practices to Anticipate and Avoid Finger-Pointing When Coverage May Apply Under Multiple Policies (Presented by Aon Global Risk Consultants)

Whenever a loss occurs, the last thing risk managers and their claims teams need is anything that delays their recovery. Unfortunately, all too often overlapping first-party coverages cause different insurance company adjusters to point fingers at each other over which one bears responsibility for the claim. These scenarios can play out in a variety of losses, including those involving such policies as: property vs. terrorism; crime vs. cyber; property vs. cyber; builders' risk vs. property; property vs. boiler & machinery; property vs. stock through put, and product recall vs. general liability, among others. In this session, an Aon claims specialist will discuss several different loss scenarios where insurer vs. insurer coverage disputes caused significant delays in recovery. It pinpoints the reasons why each problem arose, including vague wording in both policies that led to the dispute. We will also discuss measures to take in advance to avoid these outcomes, as well as the role risk managers, their brokers and claims professionals can play in getting these matters resolved favorably for the insureds. Sessions available to all RIMS Chapters (including Mexico & Canada).

5. 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.

Sessions available to all RIMS Chapters (including Mexico and Canada).

6. 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. Sessions available to all RIMS Chapters (including Mexico & Canada).

7. **NEW! Cyber Insurance Myths and Risks (Presented by Bradley Arant Boult Cummings LLP)**

Overview of developments in cyber insurance, including the scope of coverage now available, and recent legal developments.

8. NEW! InsurTech's Impact on Your Insurance Program (Presented by Bradley Arant Boult Cummings LLP)

Discussion of the rapidly developing world of online insurance products.

9. NEW! Recognizing Bad Faith and What to Do About It (Presented by Brouse McDowell)

With the growing complexity of claims and the amount of claims handled by a third-party adjusting company, it's important to know your rights and the insurer's obligations in order to bring your claim to a successful resolution. This presentation will discuss the good faith standards and obligations insurers must abide by, the actions that arise to bad faith, and what to do if/when that happens. You'll learn pre-litigation strategies to investigate and protect your rights under the policy and applicable law. We'll also discuss litigation strategies and potential pitfalls of bad faith claims, if such steps become necessary.

10. NEW! Knowledge is Savings: Property Valuations & Data Collection (Presented by CBIZ Valuation Group)

This session will discuss the importance of having comprehensive property data and accurate insurable values and how they can impact your property submissions as well as your renewals. Are your buildings and contents properly insured? Have you been adding a percentage year by year; if so, where did the original replacement cost come from that you are adding onto yearly? Where did your insurance values come from on your equipment? By the end of the session participants will be able to:

- Have a better understanding of the importance of building and equipment appraisals
- Understand the importance of having good underwriting data
- Be familiar with the two most important insurance values, replacement cost vs. reproduction cost
- Understand the misconceptions of property appraisals

Available to all RIMS chapters with three weeks' notice.

11. Innovative Investigative Strategies for the Modern Risk Manager (Presented by Command Investigations)

This presentation will give modern risk managers a better understanding of how new investigative tools and methodologies can uniquely and positively impact claim outcomes. Specific investigative tools that include social media monitoring platforms, investigative data analytics and enterprise deployment policies are highlighted and evaluated using real world examples. This detailed examination of contemporary investigative strategies will allow the participants to gain a clear understanding of the latest technologies that have previously been unavailable in the marketplace. Additional topics discussed are improving fraud awareness, how to effectively measure your vendors' performance, and how to increase your return on investment (ROI) of investigative dollars. Available to chapters in the 48 contiguous US states.

12. Investigations in the Age of Geosocial Data (Presented by DigiStream)

The current growth of social media and geosocial data is changing the face of risk management and investigations. Learn what geosocial data is, and exactly how this type of information is used to investigate insurance claims of all kinds. Understand how to gain eye-opening insight into accidents, site security, workplace harassment, and high exposure incidents, by locating social media photographs, videos and posts at specific locations and times anywhere in the world. This session utilizes real life case examples to demonstrate the impact of this new technology in the realm of risk management, law and insurance.

13. 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. 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. 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! Social Media in Claims and Litigation (Presented by Hall Booth Smith, P.C.)

Social Media is an exploding component in our daily society. As a result, its impact upon claims and litigation has grown exponentially. This impact entails aspects that can both hurt and help claims professionals and defense attorneys. This presentation will focus on the cutting edge of social media, its impact on claims, and what risk management professionals need to know in order to best protect their insureds and insurers.

17. NEW! Strategic Risk Communication: The Value of Storytelling (Presented by Dr. Karen Hardy)

Communication is a key component of many Risk Management frameworks. But communications entails more than just reviewing and sharing data from reports. Strategic Risk Communication goes beyond report sharing, and when leveraged with strong storytelling creates a compelling reason for stakeholders and skeptics alike to support organizational goals and missions.

In this session, Dr. Karen Hardy, a RIMS-Certified Risk Management Professional and EMMY-Award winning film producer, shares the keys to successful strategic risk communication. Using her recent EMMY award winning documentary as a backdrop, Dr. Hardy talks about how the film addresses the risks of Veterans' PTSD, the importance of Emotional Intelligence for risk

managers, and how story telling can help create effective strategic communications around risk management.

Format: 30 minute presentation/Q&A with a 58 minute [documentary](#) viewing

Costs to chapter: travel expenses and honorarium

18. NEW! Troubled Waters: Navigating Indemnity and Insurance Terms in Customer and Vendor Contracts (Presented by Haynes and Boone, LLP)

This presentation will provide practical tips for language both to consider and avoid in drafting and reviewing standard indemnity terms and insurance requirements. The discussion will present the different perspectives and considerations involved when addressing a customer contract or a vendor agreement.

19. NEW! Who Pays the Piper When the Music Stops? Business Interruption Hacks for a Data Breach (Presented by Haynes and Boone, LLP)

This presentation will address the complexities inherent in quantifying, documenting and recovering business interruption loss arising out of a data breach, including (1) a survey of varying policy terms addressing this particular risk; and (2) perspective on claims for losses from ransomware, customer churn and similar issues.

20. NEW! When Disaster Strikes: Preparing Your Claim, Documenting Your Losses and Satisfying Your Deductibles (Haynes and Boone, LLP)

This presentation will address preparation for and execution of a successful first-party property claim, including (1) what risk managers should do the day before a disaster to be in the best position to respond to an occurrence; (2) best practices in making and progressing a claim; and (3) what corporate policyholders can do to effectively manage their self-insured exposure on a claim.

21. Duty of Care (Presented by The IMA Financial Group)

Duty of Care is a frequently overlooked legal obligation for companies large and small. All companies have a duty to care for their employees appropriately when traveling abroad, but few have the resources in place to respond if an accident were to happen during an international trip. Part and parcel of certifying these resources are in place is providing appropriate insurance and the related assistance mechanisms to provide guaranteed services to employees who travel if something was to go wrong. Sean Jackson's duty of care presentation will cover the different manifestations of duty of care and specific insurance coverages and services available including: Foreign Voluntary Workers Compensation, Business Travel Accident and Kidnap insurance along with emergency medical evacuation, political evacuation, natural disaster evacuation and other services. This presentation will help your firm create a true travel risk management plan.

22. Diverse Travel Safety: Managing the Health, Safety and Security of a Diverse Mobile Workforce (Presented by International SOS)

Diversity doesn't just touch LGBT; it also touches race, religion, age, sex and more. Supporting diversity is all about inclusion. How can we better understand inclusion in the workplace? And how does that translate to ensuring travelers, workers and expatriates are kept healthy and safe, no matter their gender, skin color, religious preference. It's important for us to understand that people are different, in their behavior, cultures, religion, and paramount that corporations understand this landscape. Available to all US and Canada chapters.

23. Cognitive Bias: Why Smart Travelers Do Dumb Things (Presented by International SOS)

Cognitive bias is growing in business travel and presents a risk seasoned travelers alike. Understanding why your mobile workforce may be making simple travel mistakes is an essential part of travel risk management. Learn how cognitive bias, heuristics and logical fallacies impact business travel and corporate policy. Available to all US and Canada chapters.

24. Natural Disaster Preparedness: Ensuring Business Continuity in an Unsure World (Presented by International SOS)

When we talk about business continuity today, the first thing that often comes to mind is a major disaster or high-profile crisis. There seems to be terrible events every time we turn on the news. If your organization is in the path, would you be prepared? Do you have a plan? Understand how to prepare for the unexpected, manage during the improbable and continue after the impact. Available to all US and Canada chapters.

25. **NEW! Cyber Insurance: The Devil is in the Details (Presented by Judy Selby Consulting)**

Insurers are continuously utilizing new and revised cyber insurance policy forms and endorsements. But subtle changes to and differences between policy terms — sometimes involving only one or two words — can drastically affect the coverage actually being provided. Given the large number of carriers now offering cyber coverage, these policy differences further complicate the already daunting process of obtaining appropriate coverage. In this session, we'll compare some of the important wordings used in various cyber forms, discuss how they impact coverage, and provide tips on how to get the right coverage for a company's cyber risk profile.

26. Taking a Holistic Approach to Managing Your Organization's Total Cost of Casualty Risk (Presented by Marsh)

Identifying cost drivers and developing a holistic and integrated strategy for each element of your organization's total cost of casualty risk is key to improving outcomes, reducing costs, and gaining a competitive advantage. Learn how you can leverage data and actionable insights to better align pre-loss (safety), post-loss (claim & managed care) and placement initiatives. This session will explore some of the latest analytical and digital tools, metrics and brokerage and consulting strategies available to help organizations optimize their total cost of casualty risk

through early action on claims, reversing adverse risk trends and driving a positive return on investment (ROI). Available to all US Chapters.

27. NEW! Unlocking the Benefits of Alternative Capital (Presented by Marsh)

The accelerated pace of technological change in the past few years has fostered new ways of assessing and managing risk, in turn attracting non-traditional players to risk finance in the form of non-standard solutions that may be backed by both insurers and alternative capital sources. Forward-leaning risk executives are increasingly exploring new ways to back their property exposures via such solutions. This session will provide insight into non-standard solutions and alternative capital, examine what's different about deals from these sources, and discuss how organizations can use them to manage critical risks. Available to all US chapters.

28. NEW! Quantifying the Many Dimensions of Cyber Risk (Presented by Marsh)

A major cyber event or technology disruption can have an immense and material impact on your business. Costs can accrue quickly after a major cyber event or a technology disruption, be it a direct cyber-attack or simple technology failure. This session will help you understand the many dimensions of risk related to a cyber event, how to measure their economic impact across your operations and business, and how to manage that risk through catastrophe coverage that improves on traditional "off-the-shelf" cyber insurance policies and complements mitigation and resilience planning. Available to all US chapters.

29. Blindsided: How to Respond When a Vendor Gets Hacked (Presented by Ncontracts)

It's easy to forget that some vendors store a tremendous amount of sensitive company data. If you get notified that your vendor has been breached, naturally you'd be blindsided by the event, having to deal with lost staff time, organizational focus, or worse: sensitive customer data. Which would you rather be: prepared to handle the situation or floundering and worrying about what to do?

This workshop will help risk managers have a game plan with how to incorporate a vendor incident management plan into the vendor management program. Specific topics include:

- Issues to handle in vendor data breach incidents
- Best practices for managing third-party risk in every department
- Responses to each issue and documentation to create
- Contingency plans in case the responses are ineffective

Join us as we examine how companies can best protect their blindside by having a documented vendor incident management plan to further mitigate their risk in working with vendors.

Session is available to all US chapters.

30. NEW! Back to the Future: Get to 88 MPH with Your Actuarial Report (Presented by Oliver Wyman)

If our calculations are correct, when this presentation is done, you're going to see some serious...opportunities to improve your bottom line! This session will equip you with great ideas on what information you can extract from your actuarial report to help drive down claim costs and improve results. With the help of our actuaries, you won't need 1.21 gigawatts to generate the graphs, charts, and data visualizations that tell the story of your claims experience. We'll show you how to make the best use of actuarial reports and derive value beyond the financial reporting content. You'll leave with tools that all risk managers should have in their bags. We promise it won't be heavy!

31. NEW! Advancements in Weather Analytics: New Tools for Managing Risk in Agriculture, Transportation, and Energy (Presented by Orbital Micro Systems)

The introduction of small satellite technology, which reduces weather observation intervals from as much as eighteen hours to every 15 minutes—and extends reliable coverage worldwide—presents a substantial opportunity for risk officers to utilize weather information to improve business performance. Companies in many sectors, such as agriculture, transportation, and energy, have been forced to make strategic risk decisions based on inaccurate and incomplete weather forecasts. The lack of reliable and timely data on wind, precipitation and temperature has hindered many industries from protecting their assets, and resulted in many cases a significant loss of property and human life.

This session would provide attendees with an overview of how small satellites gather relevant weather information, including observation technology, data analytics preparation and delivery, and actual metrics on risk reduction. The presentation would leverage real world examples in agriculture, transportation and energy to illustrate how small satellite weather solutions improved risk management performance.

32. NEW! Becoming a Data-Driven Risk Manager (Presented by Origami Risk)

Find out how to translate raw data into the insights decision-makers need to take strategic action. Shift from the traditional chore of an annual assessment cycle to a continual process that not only provides timely feedback to operational managers, but also delivers better insights for the leadership team. We'll walk through an example that illustrates how the right data leads to asking better questions and finding actionable solutions that drive results.

33. 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.

34. 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.

35. NEW! Builder's Risk Claims Lessons Learned: Navigating through Contractor and Owner-Developer Interests to Create a Unified Claim Presentation on a Claim (Presented by Procor Solutions and Consulting)

This session will provide first-hand perspectives of the real issues facing construction sites affected by a multitude of possible damages and delay issues ranging from fires, hurricanes or other perils that can hamper a job site. The session will be given by a panel of experts with a history of successfully representing policyholders in some of the largest construction-related insurance claims. The session will cover construction projects, timelines and processes for quantifying the impact of all losses related to delays in opening, construction defect, equipment failure, material damage, etc. to provide attendees with working knowledge of the complex claims process. Available to all North American RIMS chapters.

36. How to Talk to the C-suite about Risk (Presented by PwC)

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.

37. Protecting the Crown Jewels: A Risk Manager's Guide to Cybersecurity Strategy (Presented by PwC)

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.

38. Never Let a Good Crisis Go to Waste! (Presented by PwC)

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?

39. 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 RIMS US Chapters in the 48 contiguous states

40. 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 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

41. 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

42. 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 individual tactical activities. Effective implementation of integrated risk management can produce a number of benefits to the organization not available from the traditional limited-scope siloed risk process. Implementing an integrated risk management approach with a GRC (Governance, Risk and Compliance) framework allows you to monitor and enforce rules and procedures, and manage business continuity across the enterprise. Successful programs enable organizations to better manage risk, reduce costs incurred by redundant processes, and demonstrate risk relationships - how individual risks impact other risks. Ultimately, this will allow you to focus efficiently and effectively on what matters most in your organization. In this session, you'll learn exactly what true integrated risk management looks like and how to implement it in your organization. We will also discuss the GRC journey and help you better protect your organization against both predictable and unforeseen risks.

43. Managing Your Supply Chain: Is the Biggest Risk to Your Organization Coming from Other Organizations? (Presented by: Riskonnect)

One of the top five risks for most organizations is interruption to or destruction of your supply chain. Severe weather, natural disasters, disease outbreaks and other catastrophes can seriously disrupt or even destroy the organizations on which you depend for products or services. This session is intended to help you understand:

- The full scope of your supply chain risks.
- Which of your specific products and processes are dependent on which vendors?
- How to effectively severity-tier your vendor's own business continuity programs to determine proper expectations to set and enforce?
- How to put the right contingencies in place to manage this risk effectively without over-controlling for it?
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44. Managing Digital Risks (Presented by Riskconnect)

The more we become dependent on the digital world, the more severely its inherent risks can affect us. In recent years, cybersecurity has exploded from a secondary concern to a priority initiative. But since many of these risks are new, many companies do not have protocols in place in the event that their company's systems come under attack. A carefully planned digital risk strategy can be the difference between a successfully defended cyberattack and a breach with disastrous consequences. In this session, risk officers will learn more about the importance of actively monitoring digital risks, the steps they can take to develop a digital risk strategy and best practices for protecting their company from digital risk.

45. Presentation Skills That Will Make Your Point Stick (Presented by RWH Myers)

Distinguish yourself by defining, designing and developing powerful presentations that are interesting entertaining and effective. This session will cover skills to engage your audience and make your message memorable such as asking open-ended questions, telling relatable stories and key message repetition.

46. NEW! Business Interruption 2.0 (Presented by RWH Myers)

Successful business interruption claims begin when the policy is placed. Accurate and detailed business interruption values are an important part of the renewal process but few policyholders fully understand the meaning of the numbers. This program is designed to help risk management better align their BI numbers with the reality of the risks they face.

47. Managing the Risks of Claim Recovery (Presented by RWH Myers)

Calculating business interruption for insurance recovery may seem straightforward, but even the simplest BI loss may have a variety of complexities. There are numerous factors in play from notification to presenting the claim. Getting to the best answer is just as much of an art as it is a science.

48. NEW! The Journey to Excellence in Risk Management: "No One Right Way" (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. However, over the last decade, practitioners have found new and innovative ways to gain influence, show value, measure success differently and fuel their own personal success as a result. For some this has been the path from middle management to the C suite. This session will review the various ways successful risk managers tell their story, drive innovation in their function, gain deeper commitment to their strategies and the effect it has on their career trajectories.

49. The Digitization of the Risk Profile: Implications for Leaders (Presented by Sedgwick CMS)

Cyber risk has emerged as a vexing issue for most risk leaders. While a certain amount of insurance has been available for a portion of this exposure, it has often been insufficient to cover the losses. Moreover, the amount of exposure left unmitigated has destabilized many firms affected. This problem portends the future of risk management as the larger portions and even entire risk profiles of organizations morph from exposures increasingly affected by the internet, IoT, rapidly advancing technology, loss of control of personal information, big data, automation (robotization) of functions, artificial intelligence etc. This session will explore the breadth and depth of these new risks and how the risk profile of organizations is rapidly changing and becoming increasingly digitized. If you think cyber risk has been a challenge, you haven't seen anything yet. Learn what you need to do to get ahead of this opportunity and meet, even exceed the expectations of stakeholders most of whom have no clue themselves about the significant effects of these high velocity, emerging risks and their impact on performance and long-term success.

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. Leveraging a Captive to Add Enterprise Value (Presented by Soraya Wright of SMW Risk)

This session will discuss strategies on how to leverage a captive to generate financial and operational benefits and in support of a holistic risk program.

Financial Benefits: manage retained risk to improve the operating margins of the corporation as a whole and of each operating division.

Operational Benefits: create operational efficiencies and bring disciplined focus and centralized control to risk management processes.

Chapters to cover the cost of expenses and travel from the San Francisco Bay area.

52. Building a Sustainable ERM Program that Aligns with Strategy and Other Business Processes (Presented by Soraya Wright of SMW Risk)

Illustrating the value of ERM at all levels of the organization can be challenging. This session will discuss how to leverage existing business processes to demonstrate ERM's value proposition and implement a sustainable program. Chapters to cover the cost of expenses and travel from the San Francisco Bay area.

53. Deploying Risk Capital in Innovative Ways to Solve Risk Management Challenges (Presented by Swiss Re Corporate Solutions)

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.

54. Insuring Black Swans; Understanding Non-physical Damage Business Interruption Coverage (Presented by Swiss Re Corporate Solutions)

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.

55. NEW! Automation in Risk Management (Presented by Ventiv Technology)

This session will cover how robotic process automation (RPA) is gaining traction as a way of automating tedious, repetitive tasks in the world of risk management. RPA can free skilled staff to perform higher-value functions so an organization can deliver a stronger return on investment.

56. NEW! 2019 Global Threat Outlook: Where Will there be Problems and Opportunities? (Presented by WorldAware, formerly iJET)

WorldAware's Global Intelligence Team of over 100 regional and subject matter experts around the world publish an annual global threat forecast. While many of the risks of 2018 will be

present in 2019, our experts will share unique insight into the terrorism, kidnapping, environmental, transportation and health threats that we are most likely to face. In addition, we will share specific geographic and regional insight and make the 2019 report available to the attendees. Our experts can focus on specific regions/countries or key findings of the report globally in a 45- or 90-minute format.

57. NEW! Threat Briefing: Global, Regional or Country Operational Risk Intelligence (Presented by WorldAware, formerly iJET)

WorldAware's global intelligence and security experts can speak on geographic and regional threats, providing a complete intelligence brief. Specific topics can include:

- Africa: Burkina Faso increasingly turning into a haven for the Sahel's militant groups
- Americas: Maduro's continued grip on power in Venezuela is likely to exacerbate the regional migrant crisis
- Asia: Looming elections region-wide likely to bring unrest and possible policy shifts
- Europe: UK parliamentary opposition to Brexit threatens agreement of withdrawal deal
- Middle East: Qatar set to continue weathering the Saudi-led blockade

Other topics can also be covered. In any instance, WorldAware's subject matter expert will provide an intelligence briefing on the regional topic and discuss the impact of the topic on business.