



NEWSLETTER

[www.rimscanada.ca](http://www.rimscanada.ca)

SPRING 2015

# CANADIAN RISK MANAGEMENT (CRM) PROGRAM CHANGES

The Canadian Risk Management (CRM) designation has long been recognized as the validation of basic knowledge that risk managers need to do their jobs. Employers know that when they hire someone with a CRM, they are hiring a person with the essential knowledge needed to identify, assess, monitor and limit risks in their organizations. Attaining the CRM designation demonstrates a level of professional commitment, knowledge and skills that employers recognize.

The CRM has been awarded by the Global Risk Management Institute (GRMI) to risk practitioners who pass three courses: Risk Management Principles and Practices, Risk Assessment and Treatment, and Risk Financing, at designated universities and institutions across Canada. Over the years, more and more Canadian universities and institutions have offered the three CRM courses. With so many course providers, and with the number of CRM graduates growing to over 500 per year it, has been difficult to maintain consistency in the

knowledge base of graduates across the country.

A new process to award the CRM is now being introduced to strengthen to address consistency and strengthen the designation. Candidates will now be required to write a standardized exam following the completion of each of the

three CRM courses. Once a candidate receives a passing grade on all three exams, GRMI will issue a CRM designation completion certificate. The standardized exams may be written at test centres across Canada.

CRM candidates who have not completed at least one of the CRM courses prior to

April 30, 2015 will follow this new process to obtain their designation. Those who have completed at least one of the CRM courses prior to April 30, 2015 have until December 31, 2016 to obtain their CRM designation under the former process.

Another change to the CRM program is that all course instructors must now be CRM holders themselves.

The CRM-E designation continues to be available for CRM holders who complete the three-day RIMS Enterprise Risk Management workshop and pass the CRM-E online examination.

For further information about the CRM designation, please visit: <https://www.rims.org/crm>

[rimscanadaconference.ca](http://rimscanadaconference.ca)

SEPTEMBER 27 - 30, 2015 – QUEBEC CITY



# PANORAMA – QUÉBEC 2015

## RIMS CANADA CONFERENCE

From September 27th – 30th, 2015, the Québec chapter of RIMS and Québec City welcome delegates and exhibitors to the 41st Annual RIMS Canada Conference!

The theme, **PANORAMA**, will showcase the Organizing Committee’s determination to provide a first class conference that will open your horizons on the challenging issues risk managers face today.

The plenary and keynote speakers provide us with an exciting start: David Suzuki, award winning geneticist and broadcaster; Maurice (Hank) Greenberg, former chairman and CEO of American International Group, and currently chairman and CEO of C.V. Starr & Co. Inc.; and our very own Louis Garneau, the former Canadian champion in road racing and track cyclist, as well as an accomplished business professional.

In keeping with our theme **PANORAMA**, the program promises to be daring, fo-



*Panorama Co-Chairs Michel Pontbriand and Julie Chapdelaine*

ocusing on emerging topics involving technological, economic, legal, regulatory and environmental changes. Beautiful views abound in Québec City and they will inspire delegates to discuss and network while benefitting from a rich and challenging program that we believe will stimulate lots of discussion.

The education does not stop with conference plenary speakers and numerous concurrent sessions, **PANORAMA - Québec 2015** is held next to Québec’s historic Old City. What better place to

gain perspective and broaden your horizons than this beautiful UNESCO World Heritage site.

Make sure to plan to arrive by Sunday afternoon - as this year’s 360 degree Sunday gala will be held on Sunday, September 27th starting at 6:00 p.m. at the Québec City Convention Centre, an event not to be missed!

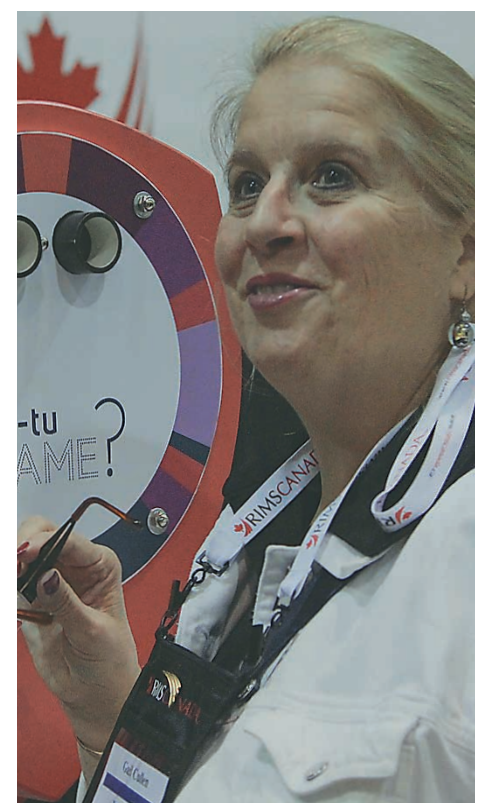
For more information, visit:

[www.rimscanadaconference.ca](http://www.rimscanadaconference.ca)

RIMS in Canada group on LinkedIn

Twitter @ RCC\_Québec2015

We look forward to seeing you in Québec City!



# CHAPTER SPOTLIGHT – SOUTHERN ALBERTA

By **Julia Hewitt**, TransCanada Pipelines Limited

In July 1965, the Southern Alberta Risk and Insurance Management Society (SARIMS) chapter was founded, allowing us the pleasure of being the third incorporated Canadian chapter of the Society. SARIMS prides itself on five strong pillars:

**Education:** Providing educational opportunities for our community is a core initiative for our chapter. The chapter hosts learning opportunities at our monthly breakfast meetings and annual professional development days. SARIMS was instrumental in establishing the Chair of Risk Management and Insurance at the University of Calgary. The chapter remains a strong supporter of the University's Risk and Insurance Management program, which consistently produces high caliber young risk professionals, in addition to the Canadian Risk Management designation program.

**Networking:** Providing valuable networking opportunities to our members is an area where SARIMS really shines. Our annual golf tournament is in its 21st year and always has a fantastic turnout of our members and industry supporters. Similarly, our December holiday function has be-



come a “must attend” event in the Calgary insurance scene and we are already well under way planning this year's party (and yes, we will have more bartenders this year!)

SARIMS also collaborates with the 2016 Local Organizing Committee which is busy preparing for the RIMS Canada Conference to be held in Calgary in September 2016. We are excited for the opportunity to show off our city to the Canadian insurance and risk management community!

**Leadership:** Our Chapter is founded on leadership. Many of the risk professionals in our

community have, at one time, been members of the SARIMS Board of Directors. Our seasoned risk professionals are mentors and advisors to our developing risk professionals and students. Through this leadership model we have created a community devoted to each other's growth and success.

**Community investment:** SARIMS believes it is important to invest in the Southern Alberta community. We have developed a partnership with the City of Calgary Police and the South West Alberta Road Safety Society (in Lethbridge) to provide bike helmets, equipment and safety awareness

for children. SARIMS also contributes to the McGannon Foundation to support risk education in Canada.

**Celebration:** We are a community that celebrates each other's accomplishments; we recognize and celebrate that we are home to many outstanding and renowned risk professionals.

This year, SARIMS will be celebrating its 50th Anniversary as a Chapter and the networking committee is busy planning a summer event to celebrate this wonderful milestone.

## RCC LIAISES WITH REGULATORS, GOVERNMENT AND CANADIAN ASSOCIATIONS

As part of RCC's goal to demonstrate, communicate and advocate for the value of risk management and the risk practitioner, the Communications and External Affairs Committee (CEA) supports RIMS and the RCC in building relationships with and promoting the position of the membership to Canadian government, regulatory organizations and other bodies.

This winter RCC participated in three such activities with the CEA at the lead.

In January, RCC Chair Darius Delon,

CEA Chair Carrie Green, CEA Vice-Chair Sasha Alexander and RIMS Canadian Consultant Bonnie Wasser met with the Canadian Council of Insurance Regulators (CCIR) at their annual stakeholder meeting in Toronto. CCIR is the inter-jurisdictional association of provincial and territorial insurance regulators that work together to facilitate and promote an efficient and effective insurance regulatory system in Canada. For the second year, the RCC was pleased to be invited to express the views of Canadian risk managers on issues that CCIR

is working on across Canada. The RCC delegation agreed to follow up on several issues, in particular, property insurance policy wording.

Also in January, CEA Vice-Chair Sasha Alexander represented the RCC at a meeting of the Canadian Independent Adjusters' Association's National Insurance Industry Advisory Board. This group of representatives of Canadian insurance industry associations plans to work together on joint initiatives.

Finally, in April, RCC submitted comments to a consultation from the federal

Office of the Superintendent of Financial Institutions to ensure that the views of the Canadian risk management community were heard in the development of insurance company guidelines.

These interactions with regulators, governments and other Canadian associations ensure that the RCC is known as the voice of Canadian risk managers and that our voice is heard and regarded by decision makers and influencers in the Canadian insurance and risk management environment.

# SUBCOMMITTEE UPDATES

## COMMUNICATIONS & EXTERNAL AFFAIRS COMMITTEE (CEA)

■ By **Carrie Green**, Chair

The CEA facilitates information sharing internally among Canadian RIMS members, Canadian RIMS chapters, the RCC and RIMS. It promotes recognition of RIMS and the risk management profession within Canada. It supports RIMS and the RCC in building relationships with and promoting the position of the membership to Canadian government, regulatory organizations and other bodies.

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

At the recent subcommittee meetings in Ottawa, the CEA reviewed its progress with regard to its strategic objectives and I am happy to report that we are well on track to meeting those goals. We also spent some time exploring opportunities to further enhance/facilitate communications and would like to increase our focus in the area of government relations and legislative consultation.

In 2015 the CEA will continue to:

- Increase communication and partnership among the Canadian chapters with respect to best practices and idea sharing through social media, our newsletter and website
- Include chapter focused content in the RIMS Canada Newsletter
- Work with the National Conference Committee to ensure strong and consistent branding for the RIMS Canada Conference
- Work with the National Education Committee to promote the CRM & RF designations
- Enhance industry partner engagement through the annual "Idea Exchange"
- Be a resource on Canadian Anti-Spam Legislation



**2015 CEA Members:** Back row, left to right: Ben McAllister, Vice-Chair Sasha Alexander, Tim Lucko Front row, left to right: RIMS Canadian Consultant Bonnie Wasser, Sarah Mikolich, Chair Carrie Green, Angela Haywood

A few notes of thanks... to the subcommittee members, it is truly a pleasure working with such a wonderful group of people! To past subcommittee member, Stéphane Cossette, Quebecor Media Inc., thank you for your ever-present enthusiasm while serving on the CEA. To our Newsletter Editor, Sarah Mikolich who hit the ground running as our new editor last spring and who continues to do a fantastic job! And last but by no mean least, to Bonnie Wasser, RIMS Canadian Consultant for her endless

support of the CEA and its initiatives, we simply couldn't do it without you.

### 2015 CEA Roster:

**Carrie Green**, Chair  
CURIE

**Sasha Alexander**, Vice Chair  
University of Guelph

**Gail Cullen**, Secretary  
Nalcor Energy

**Lynda Lyttle**, RCC Liaison  
Stantec

**Angela Haywood**  
AltaLink Management Ltd.

**Ben McAllister**  
University of Victoria

**Sarah Mikolich**  
Hatch Ltd.

**Tim Lucko**  
Manitoba Risk & Insurance  
Management Society

## NATIONAL EDUCATION COMMITTEE (NEC)

Along with the other two subcommittees, the NEC met in Ottawa at the end of April to plan its 2015 agenda in support of the RCC's goals. The NEC's key plans for 2015 include the following:

To support the RCC's goal of Retention and Growth of Membership, the NEC plans to facilitate the sharing of successful student engagement ideas among the Canadian RIMS chapters. They plan to work with the chapters to identify how they communicate with CRM

graduates and student members and share best practices.

The NEC has a number of projects ongoing to support the RCC's goal to Be the Go-To Resource for Professional Development of Risk Management Practitioners.

A new project is to develop a podcast or webinar series, starting with content on Canadian Leaders in risk management.

NEC continues to liaise with the Global Risk Management Institute on the im-

plementation of CRM standardized exams and changes to the CRM program (see cover story) in an effort to assist instructors, chapters and students in the transition period. This will include material to be distributed at the RIMS Canada Conference.

The committee is liaising with RIMS and the Canadian Chapters in respect of available RIMS professional development workshops in Canada, including requesting input into the workshops chapters are planning to host themselves and/or which

workshops they would like to see RIMS host in their local areas.

The NEC continues to promote chapter professional development workshops and to reimburse chapters for professional development up to \$2,000 per year.

In support of RCC's goal to Demonstrate, Communicate and Advocate for the Value of Risk Management and the Risk Practitioner, the NEC plans to communicate with Chapters to identify "hot topics/speakers" that may be of interest to other Canadian chapters and post the information to the RIMS in Canada website, social media and newsletter.

**2015 NEC Roster:**

**Vanessa MacLean, Chair**  
Sobey's Inc.

**Tony Lackey, Vice Chair**  
Carleton University

**David Beal**  
OSBIE

**Bill Baker**  
Sofina Foods

**Len Cheryk**  
City of Lethbridge

**Annette Bieberstein**  
Insurance Corporation of B.C.



**2015 NEC Members:** Back row, left to right: Vice-Chair Tony Lackey, RCC Chair Darius Delon, Len Cheryk  
Front row, left to right: RIMS Canadian Consultant Bonnie Wasser, Chair Vanessa MacLean, RCC Liaison Betty Clarke, David Beal

**NATIONAL CONFERENCE COMMITTEE (NCC)**

■ By April Savchuk, Chair

It has been a busy year to date for the NCC. At the RCC sub-committee meetings held in February, the NCC continued to work on their strategic goals and objectives in order to support the overarching ones of the RCC. Some of the NCC's objectives for 2015-2016 include:

- Deliver a great Conference Experience
- Deliver value for members by providing access to Canadian focused education and networking
- Take leadership in building the credibility and support the sustainability of the profession
- Ensure volunteers at the Conference have a successful experience and are utilized appropriately

The second phase of work in the strategic planning process from our midsummer meetings resulted in the final outputs delivered to the RCC with respect to the Conference. To create a positive experience for all attendees, the Conference goals are:

- Professional Development
- Marketplace
- Networking
- Increase Membership
- Revenue Source for Chapters and RCC initiatives

As a result of the changes in the membership of the NCC, subject matter experts were assigned to all portfolios in the Conference Planning Manual as follows:

Toronto have all reported to the NCC that progress on their respective Conferences is in keeping with plan.

- Industry – April Savchuk
- Program – Program Advisory Group Chair, Dave Jackson
- Finance – RCC Treasurer, Ren Lips
- Registration – National Event Planner, POP Kollaborative
- Facilities – RIMS Director, Meetings & Events, Stuart Ruff
- Volunteers – Steve Matterson
- Conference Administration/Management – April Savchuk
- Conference Program Manual and Conference Award Agreement – Sue Mepham

Upcoming Conference Updates: Conference Chairs for Quebec City, Calgary and

The NCC wishes to acknowledge and thank our departed Committee Members: Doug Brown, City of Regina, Dee Vipond, Halifax Regional Municipality, Janet Stein, University of Calgary.

The NCC wishes to also acknowledge and thank our newest Committee Members: Dave Jackson, Saskatchewan School Boards Association, and Phil Corbeil, City of Calgary.

**2015 NCC Roster:**

**April Savchuk, Chair**  
Yamana Gold Inc.

**Steve Matterson, Vice Chair**  
British Columbia Ferry Services Inc.

**Ren Lips, RCC Liaison**  
PCL Constructors Inc.

**Sue Mepham, Secretary**  
Retired

**Bev Duthoit**  
Manitoba Telecom Services Inc.

**Julie Chapdelaine**  
Ivanhoe Cambridge, Inc.

**Dave Jackson**  
Saskatchewan School Boards Association

**Phil Corbeil**  
City of Calgary

The NCC is supported by:

**Desiree McKenzie, National Event Planner**  
POP Kollaborative

**Bonnie Wasser, RIMS Canadian Consultant**



**2015 NCC and Program Advisory Committee Members:** Back row, left to right: Phil Corbeil, Dave Jackson, Vice-Chair Steve Matterson, Peter Bordes, Jim Swanson  
Front row, left to right: RCC Liaison Ren Lips, Anne Cournoyer, Chair April Savchuk, Janice McGraw, Sue Mepham, Julie Chapdelaine, Cyndi Ruff

# “HONESTY IS THE BEST POLICY”: THE DUTY OF GOOD FAITH AND HONESTY IN CONTRACT

Until late last year, the duty to act in good faith in the performance of contractual obligations was generally restricted to contracts of insurance. However, a recent landmark Supreme Court of Canada decision in the case of *Bhasin v. Hrynew* has changed all that. For the first time, Anglo-Canadian law has recognized a formal legal duty on the part of contracting parties to perform their contractual obligations honestly and in good faith.

The case arose from a contract entered into between Mr. Bhasin and the Canadian American Financial Corp. (“CAFC”) with respect to the marketing of Registered Educational Savings Plans (RES-SPs). Mr. Bhasin was engaged by CAFC for the purpose of marketing the RES-SPs. The contract had a three year term with an automatic renewal unless one of the parties gave six months written notice of termination. A competitor of Mr. Bhasin, Mr. Hrynew, was retained by CAFC to conduct a compliance review. It was found that while Mr. Bhasin was still under contract with CAFC, Mr. Hrynew interfered with their contractual relations by pressuring CAFC to terminate its contract with Mr. Bhasin. In addition, CAFC knowingly worked with Mr. Hrynew to promote a merger of Mr. Bhasin’s agency with that of Mr. Hrynew and during this process acted dishonestly by misleading Mr. Bhasin and failing to disclose to him prior discussions it had with Mr. Hrynew during which designs were made to force a merger of their sales operations. When Mr. Bhasin resisted, CAFC gave notice of termination of the contract. As a result of the non-renewal of the contract, Mr. Bhasin lost the value in his business and eventually a majority of his sales agents joined Mr. Hrynew’s agency.

Mr. Bhasin sued CAFC and Hrynew alleging, among other things, that they had engaged in a civil conspiracy and that CAFC breached an implied term of good faith in the contract. Mr. Bhasin was successful at trial. The trial decision was over-



turned by the Alberta Court of Appeal on the basis that the contract contained unambiguous language regarding renewal terms and that there was nothing provided for in the contract that imported a duty of good faith. Eventually, the matter wound its way up to the Supreme Court of Canada where Mr. Bhasin was able to secure a judgment in his favour. The Supreme Court was asked to address the question of whether Canadian law should impose a duty on the part of contracting parties to perform their contractual obligations honestly. The court recognized that Anglo-Canadian common law had in the past resisted acknowledging any doctrine of good faith performance of contracts, but found that this approach was out of step with the civil law of Quebec and most jurisdictions in the United States. It also found that such an approach produces results that are not consistent with the reasonable expectation of the commercial parties. The court was of the view that two steps must be taken to make the common law less unsettled and more coherent and just. The first step was to recognize that good faith contractual per-

formance is “a general organizing principle of the common law of contract which underpins and informs the various rules in which the common law, in various situations and types of relationships, recognizes obligations of good faith contractual performance.” The second step was to recognize that there is a common law duty applicable to all contracts “to act honestly in the performance of contractual obligations.” Such a duty requires parties not to lie or knowingly mislead each other about matters directly related to the performance of the contract. The court viewed this duty as a minimum standard and one which all contracting parties should be able to rely on in the performance of a contract.

However, the court did place limitations on the extension of the principle of good faith and honesty by pointing out that it had “strong conceptual differences from the much higher obligations of a fiduciary.” Unlike fiduciary duties, the duty of good faith does not engage duties of loyalty to the other party or a duty of disclosure. Likewise, it does not include a duty to put the interests of the other contract-

ing party first or require a party to forego advantages flowing from the contract.

While in the past it was possible to argue in certain cases an implied duty of good faith in contracts, the *Bhasin* decision has now formally established that a duty of good faith and honesty exists in all contracts as a matter of law. The court comments in its reasons that “appropriate regard” for the other party’s interests will vary depending on the context of the contractual relationship, thus leaving some uncertainty as to when and how far the duty will be extended and in what circumstances it might be relaxed. What is abundantly clear, however, is that contractual parties will have to act honestly and with candour in the performance of their contractual duties or potentially face the challenge at some later stage that they have not acted in good faith. Thus, the defence that one has complied with all of the terms contained within the four corners of the contract may no longer be available to contracting parties where one has acted dishonestly. What is also now apparent is that in the event of a breakdown in contractual relations, the moral conduct of parties will be the subject of much greater scrutiny during the litigation process.

\*\*\*\*

Bruno DeVita is a partner with the Vancouver law firm of Alexander Holburn Beaudin & Lang LLP ([www.ahbl.ca](http://www.ahbl.ca)). He is recognized in both Lexpert and Best Lawyers in Canada as leading practitioner in the area of Insurance Law.

Alexander Holburn Beaudin & Lang LLP is a member of the Arc Group of Canada a network of Independent insurance law firms across Canada ([www.thercgroup.ca](http://www.thercgroup.ca))

# OUR RCC VOLUNTEERS SPEAK: HOW TO MAXIMIZE THE VALUE OF YOUR RIMS PARTICIPATION

## TAKE YOUR RIMS CANADA CONFERENCE EXPERIENCE HOME WITH YOU TO HELP OTHERS IN YOUR ORGANIZATION

■ By **Tim Lucko** Chapter President, MaRIMS

You have attended the RIMS Canada Conference and gone back to the office with a mind stimulated by new ideas, concepts, and tools. Now what? How do you provide that added value to your organization?

As a risk manager, you continuously monitor the risks in your organization. You know who is a risk champion, and who is risk averse. The information from the sessions you attend and the post conference materials can assist you in making sure that individuals in both of these groups benefit from the ideas that can be applied

successfully in your organization.

The information from the RIMS Canada Conference is topical, developed by current thought leaders, and encourages risk discussions. When I get back to the office after a conference, I review the material from the sessions I attended, as well as the slide decks from the ones I did not that are posted on the RIMS in Canada website shortly after the conference. I then disseminate the notes and presentations to the areas of my organization that will find the information helpful. I can facilitate connections between my management team



and session presenters from the conference. Most importantly, I make myself available to the executive to attend their meetings and discuss the materials that will be most useful in our organization's risk approach.

Our work areas have a wide range of professional disciplines that benefit from our

experiences in risk assessment and treatment techniques. The exposure to information through conference networking and sessions expands our tool box for the treatment of current and emerging risks. The added value is in creatively communicating and encouraging application of this newfound knowledge widely in our organizations.

## NETWORK WITH YOUR FELLOW RIMS MEMBERS TO BE THE EXPERT IN YOUR ORGANIZATION

■ By **Elizabeth (Betty) Clarke**, City of St. John's

My RIMS membership provides amazing value for the City of St. John's. It connects me to great communication resources with access to a wealth of information. Research is often assigned to me because the City is aware of my connection to peers in the risk management field and to informative links on the RIMS website. Access to key people at RIMS is often just an email or phone call away. Professional Sessions from the NALRIMS Chapter, the RIMS Canada Conference and the various RIMS Workshops and Webinars provide answers and solutions to many scenarios I face during the work day. Volunteering and networking opportunities create growth and knowledge beyond what most could even imagine. The look on a coworkers face is priceless when he or she is wondering about a specific issue and

my response is "Hold on - I will call one of my contacts whom I know already had a situation just like that one and would have the answer for us."

The fact that there are members from chapters across Canada is also of extreme value. This is the ideal solution to obtain-

ing a wide variety of viewpoints, diverse experience and allows me to show my employer how valuable it is to listen and share best practices. It is with this shared information and assistance that we can continue to make progress, function as a viable, established workforce and provide our citizens and various stakeholders with

benefits, as well as, regular updates from across the country.

My RIMS Fellow designation acquired this past year has indeed further developed my growth and leadership skills. I am certain that I am seen as a professional by the employees and management of the City. In fact when I received this designation the city management, including the Mayor and Council, took the time out of their busy work days to congratulate me. Wow, it felt so great!

My advice to all practising risk managers is to become a RIMS member. Take the time to volunteer and network. Become more informed. Gain knowledge relating to legislation and regulations. Seek the possibility of having a voice on important relevant issues. Contribute - it is worth it.



# MESSAGE FROM RIMS CANADA COUNCIL CHAIR DARIUS DELON



It has been an honour to serve as the Chair of the RIMS Canada Council since January 1, 2015. I would like to challenge other professionals to consider becoming a RIMS volunteer in 2015. Make a difference by joining your local RIMS Chapter board or becoming a chapter committee member, and let your ideas for positive changes impact your community and the nation.

Many years ago I joined RIMS Southern Alberta Chapter (SARIMS) as Education Director because I had a passion for education and was able to bring in and action positive ideas in a collaborative setting. As Education Director and then later as President, I helped SARIMS assist college and university students navigate their careers in risk management and insurance, introduce students and members to interesting

topics at our breakfast sessions, contribute funding to higher education through the McGannon Foundation, organize great holiday receptions and tremendously fun golf tournaments and, my favourite part, contribute and supply bikes, helmets and bicycle safety training (with the Calgary Police Service and Lethbridge Police) to young children that normally do without. All of these were done at a local level, in the community, and had a lasting impact on hundreds of people. Become a volunteer today!

On a national level, the RCC has been working hard for our Canadian RIMS members and chapters. In January the RCC Representatives met for our annual planning meeting to strategize on what needs to be done over the next couple of years to advance risk management in

Canada and support the RCC's four goals: Attract and develop effective and engaged volunteers, Be the go-to resource for professional development of risk practitioners, Continue to support retention and growth of membership, and Demonstrate, communicate and advocate for the value of risk management and the risk practitioner

Members of the RCC met with the Canadian Council of Insurance Regulators (CCIR) in January 2015 to discuss regulatory issues that impact Canadian risk managers. Some of the topics covered were property insurance wording disclosure relating to natural disasters, electronic commerce, and harmonization of provincial regulations.

At the end of February the RCC Executive, Chairs of the RCC subcommittees and their committee members met to plan 2015 activities supporting RCC's goals. A lot of

great collaboration and progress was shown from all of the groups and more great ideas were developed for better managing the RIMS Canada Conference, communications, external affairs and education.

In April, I attended the RIMS Annual Conference in New Orleans, the biggest risk management conference in the world! It was great to represent Canada at the conference, present a donation to the McGannon Foundation at the RIMS Canada Night reception, and of course listen to some of the world's best jazz music.

Please visit the RCC website at [www.rimscanada.ca](http://www.rimscanada.ca) and the RIMS Canada conference website at: <http://rimscanadaconference.ca/>

Follow the RCC on Twitter: @RIMSCdaCouncil

And follow me: @Dariusdelon



## 2015 RIMS CANADA COUNCIL

### EXECUTIVE:

- DARIUS DELON**, Chair  
Mount Royal University (S. Alberta)
- RIENEKE LIPS**, Vice-Chair & Treasurer  
PCL Constructors Inc. (Ontario)
- LYNDA LYTTLE**, Secretary  
Stantec Consulting Ltd. (N. Alberta)
- BETTY CLARKE**, Past Chair  
City of St. John's (Newfoundland & Labrador)

### RCC CHAPTER REPRESENTATIVES (Voting Members):

- GORDON PAYNE**, Fortis, Inc.  
(Newfoundland and Labrador)
- STEPHEN TRUEMAN**,  
Maritime

- MICHEL PONTBRIAND**,  
Desjardins Group (Quebec)
- MAUREEN GRAHAM**,  
City of Ottawa (Canadian Capital)

- JULIAN VALERI**,  
Region of Durham (Ontario)
- VALERIE BARBER**,  
Province of Manitoba (Manitoba)
- DAVE JACKSON**,  
Saskatchewan School Boards Association  
(Saskatchewan)

- TANYA STEGMEIER**,  
Strathcona County (N. Alberta)
- CURTIS DESIATNYK**,  
Mount Royal University (S. Alberta)
- JEFF SCHAAFSMA**,  
City of Surrey (British Columbia)

- LORI SEIDENBERG**,  
RIMS Board of Directors Liaison
- AMBER LEVY**,  
RIMS Staff Liaison
- BONNIE WASSER**,  
RIMS Canadian Consultant

### SUB COMMITTEE CHAIRS:

- APRIL SAVCHUK**, Yamana Gold Inc.,  
NCC (Ontario)
- CARRIE GREEN, CURIE**,  
CEA (Ontario)
- VANESSA MACLEAN**, Sobeys Inc.  
NEC, (Maritime)

## Editorial Policy

The RIMS Canada Newsletter is a publication of the RIMS Canada Council and is published periodically throughout the calendar year. The opinions expressed are those of the writers and volunteer members of the RIMS Canada Newsletter Editorial Committee. Articles submitted to the RIMS Canada Newsletter for publication are subject to the approval of the RIMS Canada Newsletter Editorial Committee.

Approval of such articles is based on newsworthiness and perceived benefit to the readership. All decisions of the RIMS Canada Newsletter Editorial Committee are final and not subject to appeal. Individuals submitting articles to the RIMS Canada Newsletter hereby acknowledge their acceptance of the RIMS Canada Newsletter Editorial Policy.

## Editorial Committee

- |  |  |
|--|--|
| <b>Sarah Mikolich</b><br>Hatch Ltd.<br>Tel: (905) 403-4030 | <b>Bonnie Wasser</b><br>RIMS Canadian<br>Consultant<br>Tel: (416) 636-9745 |
|--|--|

THANK YOU to all of our newsletter contributors!

*The RIMS Canada Newsletter is produced on behalf of the RCC by PAPPLE GRAPHICS*