



A MESSAGE FROM RCC CHAIR VALERIE BARBER

Welcome to our summer RCC newsletter!

Although we are weathering a period of global uncertainty, and several areas across Canada are being challenged by an intense wildfire season, I hope you stay safe and can enjoy some well-deserved rest and relaxation this summer.

I was fortunate to attend 2025 RISKWORLD held in Chicago from May 4 to 7. From start to finish, the RIMS team delivered a tremendous global conference experience. There were exceptional educational sessions and presentations in the Thought Leader Stage, Innovation Stage, DEI Studio and terrific keynote speakers from celebrities to motivational experts. My personal highlights included connecting with fellow Canadians and guests at the annual RIMS Canada Night, assembling hygiene kits for A Safe Haven Foundation as part of the 2025 RISKWORLD Community Service Project,



and meeting the prestigious RIMS award winners.

This year, one Canadian award recipient stood out. Susan Meltzer, a long-time member and supporter of RIMS' Ontario Chapter (ORIMS), was inducted into the Risk Management Hall of Fame. As recipient of Canada's highest risk management honour, the Donald M. Stuart Award in 2001

and the highest award given by RIMS, the Harry & Dorothy Goodell Award in 2004, Susan has been an exceptional leader in the risk management community. Susan will accept her most recent award at the RIMS Canada Conference 2025 in Calgary this September.

Speaking of Calgary, the Conference Education Committee (CEC) has been

working diligently to deliver a spectacular educational program for this year's conference. In addition to the traditional concurrent session format, 30-minute presentations will be featured at both a DEI Studio and a Thought Leader Stage. Conference registration is now open so check out the plenary sessions with some amazing keynote speakers, and a diverse educational track to foster your personal development.

For those of you who have not had the pleasure of visiting "Wild Rose Country," consider coming to the conference early or staying late, to explore Alberta's natural beauty – mountains, prairies, desert badlands, glacial lakes and coniferous forests, as well as world famous tourist attractions such as iconic Lake Louise and Banff National Park. You may also want to dust off your boots and ask our local risk management community about the best nearby establishments for some line dancing fun. There's something for everyone!

Recently, the RIMS Canada Council (RCC) has had discussions about RIMS Canada history. RIMS' Quebec Chapter (QRIMA) was the founding Canadian chapter, with subsequent chapters forming

continued on page 2

A MESSAGE FROM RCC CHAIR VALERIE BARBER

continued from page 1

and collaborating in the 1970s to collectively meet on a regular basis and promote various aspects of the risk management profession important to Canadians. Initially this group was known as the Canadian Chapters Representatives, and then the Canadian Risk Management Council (CRMC). In 2002, the CRMC was renamed the RIMS Canada

Council and the CRIMS conference was rebranded to the RIMS Canada Conference. Yes, it has been more than 20 years since the CRIMS acronym was official retired! We take pride in ensuring the Canada brand for risk management is well known and represented, within our borders and globally with RIMS by reinforcing our official brand as RIMS Canada.

If you have knowledge of RCC history, or if you are in contact with senior colleagues past and present who have information to share, we would love to hear from you. We have so much to be proud of as a society and an amazing legacy to celebrate and protect as it continues to evolve.

As always, the RCC are here to serve you, the RIMS

Canadian member, so please reach out to your Chapter's RCC representative, or connect with us at rimsnadacouncil@gmail.com and let us know what we can do to better serve you.

We look forward to hearing from you!

Valerie Barber

Chair, RIMS Canada Council



Posting About Your Trip on Social Media? Why You Should Advise Against It

by David Gambrell, *Canadian Underwriter*

Recently, a friend shared a post on social media showing a video of waves rolling in on a beach she was enjoying in Ontario. The post also included her name and location.

According to a recent [Leger survey](#) commissioned by Allstate Canada, one in three Canadians regularly do what my friend does, which is to share beautiful pics of their vacation spots on social media while they are still at that location. That rises to more than half (51%) of Canadians between the ages of 18 and 34.

Insurers warn these posts may as well be invitations to thieves to rob vacated homes. "Posting that beach vacation selfie while away could be putting the safety of their property at risk for theft because it also shares that their home is empty," Allstate Canada says about its survey findings.

In a recent [blog post](#), Intact Insurance cites a Credit Sesame study of 50 ex-burglars in the United Kingdom. "Seventy-eight percent of them used social media to locate houses whose owners were absent," the Intact blog post observes.

More specifically, a Credit Sesame study in the UK, per a news report by NBC, shows that ex-cons monitored "Facebook, Twitter and Foursquare before they pinpoint[ed] a specific house to rob."

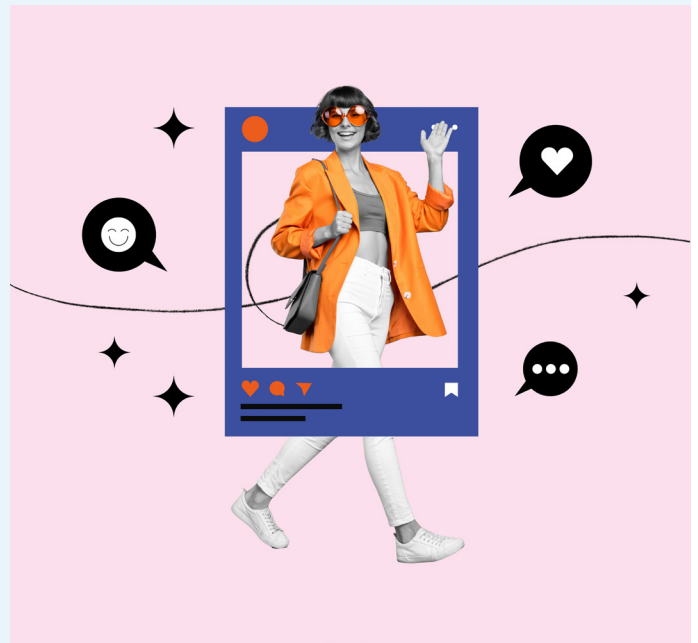
In Canada, Intact says, "organized burglary networks have been targeting properties for several years in search of valuable objects."

Allstate's study shows 68% of Canadian social media users plan to leave home for at least a few days this summer. About 74% of Gen Z and Millennials plan to travel, while those aged 55 and older are more likely to stay home.

Thirty-five percent of Canadians in Allstate's survey report they plan to stay within their province and post about their trip on social media. The percentage of those planning to chronicle their trips on social media rises to 45% among those planning to leave their province, and peaks at 51% among travellers with international plans.

Younger Canadians are more likely to use social media to share either vacation plans pre-event or pics and videos of the places they are visiting.

"Nine percent post before their trip to share their plans and 28% post during the trip to show they are travelling," Allstate says of its survey findings. "Young adults aged 18–34 are the most likely to publish content on social media during their vacation (39%). Parents are



more inclined to share (37%) compared to those without children (30%)."

Insurers advise those who like to share on social media to turn off any geolocation coding on their pictures, so thieves cannot see they are not at their place. Also, they advise clients not to take pictures of their homes or addresses, to prevent thieves from being able to locate their residences. And if you have to post, it may be best to post after the vacation, instead of while you are away.

The risk of home theft is particularly acute during the summer months, when people are away, Allstate says its claim data reveals.

"Analysis of Allstate's in-house claims data over the last 10 years reveals that property theft rises slightly over the summer, with August reaching a peak," the company reports. "Overall, the months of July through November are the busiest time for theft, making summer a critical period for home safety.

"As well, the claims data reveals Fridays rank highest for incidents, followed by Thursday, regardless of time of year." ■

Originally published in *Canadian Underwriter* on June 23, 2025.

Q&A RISK PRO

Basel Coptan
Portfolio Manager, Internal Audit
Intact



How did you get into risk management?

My journey began in internal audit at a regional insurance holding company in the Middle East, where I was immersed in evaluating controls, governance and compliance frameworks. Over time, I realized that risk management was not just about identifying vulnerabilities but enabling smarter, more resilient decision-making across the organization. That realization sparked a passion for building risk-aware cultures that empower innovation while protecting value and mitigating risks timely.

What is your biggest challenge as a risk professional?

Translating complex risk concepts or issues into actionable, relatable insights for diverse audiences. It takes finesse to engage stakeholders meaningfully while maintaining technical accuracy. But I have come to embrace this challenge – communication is our most powerful tool in driving a risk-intelligent organization. The simpler the messaging is, the clearer the ask is for the stakeholders, the better the results – it's all connected.

What is one item you cannot live without?

My smartphone to follow investment news, local and global novelties, and to respond to messages from family and friends. I have one rule: No social media. It's about staying informed and connected, not distracted. It helps me stay grounded and aware in an evolving world.

Who would you choose to be if you could switch places for a day?

A major soccer player – someone like Cristiano Ronaldo (in his prime) or Luca Modric. I am fascinated by how they balance instinct, emotional regulation and spatial awareness under immense pressure. It is a masterclass in real-time decision-making, performance under scrutiny, and leading both on and off the field. I think there is a powerful

parallel between the pitch and the boardroom – both demand resilience, strategy and grace under fire.

Who inspires you?

Professionally, I am inspired by leaders who drive transformation with empathy and integrity. Personally, my mother and my wife. Their quiet strength, caring and humble personalities, and unwavering principles taught me that resilience, hard work and kindness can coexist powerfully.

What is the biggest risk you have taken?

Leaving a comfortable role to pursue an opportunity that challenged everything I thought I knew, especially in terms of management and leadership skills. This decision shaped my confidence and clarified my purpose. It was my move to Intact, and I am loving it so far!

What is the best advice you have ever received?

"Never just identify problems – offer solutions." That mindset has guided my approach in risk and audit, ensuring I contribute constructively to progress, not just process.

What is your favourite local restaurant?

I have a soft spot for a tucked-away French restaurant called Cluny Bistro & Boulangerie down at the Distillery in Toronto. Great food, warm ambiance, beautifully designed space and conversations that often spark new ideas – what more could one ask for?

What is the one fun fact about yourself?

I have an ability to remember random facts – think of it as a trivia superpower. It has sparked more than a few team laughs and great icebreakers during stakeholder workshops. ■



TEE OFF WITH



RIMS[®]
Saskatchewan Chapter

Gear up for a day of scramble golf, networking and a delicious steak banquet at the **Harbor Golf Club & Resort** in Elbow, Saskatchewan. **The Saskatchewan Risk and Insurance Management Society (SKRIMS)** invites you to join us for a memorable event filled with fun, camaraderie and industry connections. Don't miss this chance to unwind, compete and connect! Secure your spot today.

Event Highlights:

- 18-hole scramble golf at a premier course
- Networking with peers and industry professionals
- Awards banquet featuring a mouthwatering steak bar

Pricing:

- Golf + Banquet: **\$50** (members)/**\$70** (non-members)
- Golf Only: **\$35** (members)/**\$50** (non-members)
- Banquet Only: **\$5** (members)/**\$20** (non-members)
- Limited rental clubs available for **\$20**



REGISTER BY AUGUST 11TH
Payment due by August 15th

To register,
contact **Katherine Dawal** at
katherine.dawal@gmail.com.

Sponsorship opportunities
are available.

NEXT GEN SPOTLIGHT:

Max Slot

Max Slot is completing his final year of a Bachelor of Commerce with a concentration in Risk Management, Insurance and Finance (RMIF) at the Haskayne School of Business in Calgary, Alberta. Max was born and raised in Calgary and stayed there for school due to its proximity to the mountains where he volunteers, skis and hikes throughout the year.

Max selected a concentration in RMIF to differentiate himself from other graduates. Many of his conversations with faculty and recent graduates had spoken about how the role of risk managers within firms was expanding at a rapid pace and it had piqued his interest. Max had a strong academic performance in finance and felt that this program would complement and challenge him to enter a new industry.

Recently, the program gave him the opportunity to study captive and international insurance markets in Bermuda and London. This opened his eyes to the wealth of opportunities available to students who enter this industry. He discovered that from underwriting to claims to captive and asset management



Max's goal for ARMI is to expand engagement with the insurance industry and help communicate the value of a risk-based education to current and incoming students at Haskayne.

within insurance, the opportunities were limitless.

Max's work experience has been as a supply chain intern at Whitecap Resources Inc. (formerly Crescent Point Energy). His risk management

education has been an asset in this field as it pertains to identifying downstream risks and interruptions that can impact that company's sourcing strategies. Further, the business law component of the program

has been invaluable to enacting contractual risk transfers in this work environment.

As Max continued in his program, he became actively involved with the Associated of Risk Management and Insurance (ARMI), the student club for the risk management faculty at Haskayne. Having started out as director of external relations last year, Max was recently selected as a club co-president for the upcoming academic year. His goal for ARMI is to expand engagement with the insurance industry and help communicate the value of a risk-based education to current and incoming students at Haskayne.

As a part of his role with ARMI, Max has engaged and volunteered with the Southern Alberta RIMS chapter. Helping put on breakfast and networking events has proven invaluable for meeting professionals within Alberta's expanding insurance sector. These engagements are important as a representative of Haskayne and ARMI as it ultimately helps cultivate more opportunities for students in risk management roles in Alberta. ■

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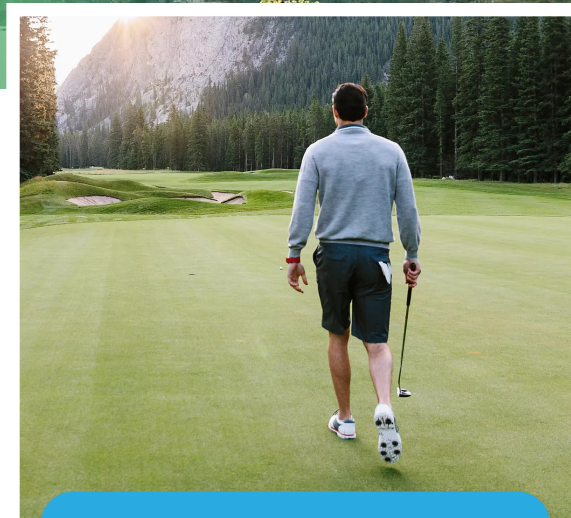


Annual Golf Tournament

Join us for a day of swings, putts and fun at the **Fairmont Banff Springs Golf Course** in Banff, Alberta. Whether you are a seasoned pro or a beginner, this event is perfect for all levels of golfers. Get ready to tee off in the stunning surroundings of Banff National Park.

Registration will open at 8 a.m. with muffins and coffee and the tournament will get underway with a shotgun **9:30 a.m. start**. Mulligans and gimme strings are available for purchase at the registration table. Registration includes a light breakfast, lunch, power cart, and on-course contests.

Don't miss out on this opportunity to network with fellow risk management professionals before the RIMS Canada Conference while enjoying a round of golf in one of the most picturesque settings in the world. **Sign up now!**



REGISTER [HERE!](#)

TOURNAMENT DETAILS:

- **Date:** Sunday, September 14
- **Time:** 9:30 a.m. shotgun start
- **Location:** Fairmont Banff Springs Golf Course, 405 Spray Avenue, Banff, AB
- **Format:** Best Ball
- **Golf Cost:** \$390/per player
- **Add on bus transportation:** \$60



Sponsorship Opportunities

This is a great chance to support SARIMS while getting your business in front of the risk management community. Options include: hole sponsor, beverage cart sponsor, prize & raffle donations. If you are interested, please reach out to Connie Vu (connie.vu@atco.com) or Donna Engel (donna.engel@cpkcr.com) for details.

Understanding and Mitigating AI Security Risks

In recent years, the need to understand, integrate and responsibly manage the use of artificial intelligence (AI) in the financial industry has become increasingly important. There is an urgent need for collaboration and development of best practices in this area.

To drive discussion and debate on this critical issue, in 2022, the Office of the Superintendent of Financial Institutions (OSFI) and the Global Risk Institute (GRI) hosted the first Financial Industry Forum on Artificial Intelligence (FIFAI I) to promote the responsible use of AI in Canada's financial sector. This initiative highlighted the need for financial institutions to adopt comprehensive risk management strategies to address the unique challenges posed by AI.

The rapid evolution of AI tools and heightened risk awareness spurred the need to expand this dialogue with the Financial Industry Forum on Artificial Intelligence II: A Collaborative Approach to AI Threats, Opportunities, and Best Practices. The first in a series of four workshops was held in May 2025 and was sponsored by OSFI, Department of Finance Canada and GRI. It



brought together 56 Canadian and global AI experts from across the industry including banks, credit unions, insurers, asset managers, academia and technology providers, as well as federal and provincial policymakers, regulators and supervisors.

They met with two objectives: 1) deepen our understanding of how AI technologies are reshaping security and cybersecurity threats and opportunities; and 2) discuss best practices and effective AI risk management strategies and learn how to build resilience into organizations and security frameworks.

PERSPECTIVES ON AI SECURITY THREATS, RISK AND MITIGATION

AI is a double-edged sword. The financial industry is adopting AI solutions that include opportunities to enhance customer service, improve fraud detection and automate claims adjudication. Similar AI tools, however, also create and amplify risks, empowering threat actors to rapidly adopt AI to achieve effective and malicious outcomes.

Workshop participants identified the following four financial sector AI-enabled threats, risks, and mitigations:

1. Social Engineering and Synthetic Identity Fraud

AI supercharges phishing and synthetic identity attacks through convincing, scalable and adaptive social engineering, escalating risks to financial integrity and national security. Virtual onboarding enables threat actors to use deepfakes and other AI tools to place insiders within firms.

Modern AI can mimic an individual's voice with only seconds of audio, enabling deepfake schemes that can deceive employees into compromising actions. Social media content

provides exploitable material to create convincing, hyper-personalized phishing attempts that can be executed at scale and speed, increasing opportunities for success.

71% of workshop participants identified AI-enhanced social engineering as the financial sector's most acute AI-related challenge. This was followed by 40% who highlighted deepfake identity fraud as a major concern.

Today, firms must be more conscious of social engineering and identity fraud risks, which heighten the possibility of infiltration, including through the hiring process. One recent case highlighted this risk when AI-generated synthetic identities enabled North Korean operatives to secure remote jobs at North American firms. Once hired, they gained access to internal systems, exposing proprietary and customer data to potential exfiltration.

Risk Management Implications

To counter AI-enhanced social engineering threats, institutions are strengthening identity verification and updating employee training.

Preventive efforts also include promoting a culture of vigilance and encouraging staff to question unexpected requests, especially those involving sensitive data or financial transactions. In parallel, some institutions are adopting AI-based monitoring tools to detect unusual communication patterns and identify real-time intrusions.

2. AI-Assisted Cyberattacks

Threat actors are weaponizing AI to automate, accelerate and tailor cyberattacks. At the same time, the expanding use of AI by financial institutions increases the overall attack surface and susceptibility to exploitation.

Advances in AI have lowered barriers to entry for threat actors and introduced sophisticated tools that render traditional security measures less effective. AI-enhanced tools, such as adaptive malware, enable threat actors to move quickly and inflict significant damage on their targets. They may also allow threat actors to more quickly and accurately identify security vulnerabilities in financial institutions.

Internal AI models used by financial institutions often process sensitive data, and threats such as data poisoning, model extraction and adversarial manipulation pose significant risks. Data breaches can result in the exposure of sensitive data, increased vulnerability to adversarial attacks and loss of intellectual property, undermining operational integrity and eroding customer trust.

One workshop presenter noted that cyberattacks have evolved from the "possibility" phase, where a single threat actor could launch a single malicious attack, to the "automation" phase, where one threat actor, using AI-assisted tools, can create millions of concurrent incidents.

Workshop participants also expressed concern that social media "disinformation" campaigns could amplify AI-assisted

cyberattacks. Market disruption is seen as a real threat, especially where multi-faceted attacks target a single institution, groups of institutions, or other key components of Canada's financial infrastructure.

It was also discussed that government agencies are also vulnerable to cyberattack risks, as they are custodians of significant amounts of proprietary and sensitive financial institution data. The integrity of data relies on the security and cybersecurity efforts of everyone in the ecosystem.

Risk Management Implications

To defend against increasingly sophisticated AI-driven cyberthreats, participants suggested adopting a mix of proactive tactics to address these vulnerabilities:

1. Adopt AI-assisted security

tools: Adopt existing security tools that detect anomalies and unusual activity in real time. Implement "zero trust" security standards to verify every request for data access.

2. Establish AI model integrity

standards: Adopt adversarial testing and training to build resilience. Establish query monitoring and use rate limiting tools to detect and block anomalous access patterns.

3. Enhance employee training:

Create employee training tools to provide knowledge and capability to recognize and report suspicious behavior.

4. Improve information sharing

protocols: Leverage information sharing among all stakeholders to build threat awareness intelligence.

3. AI Third-Party and Supply Chain Vulnerabilities

Reliance on opaque third-party AI models and infrastructure exposes financial institutions to cascading risks. This results from growing webs of multi-source supply chain dependencies which create new points of potential failure and avenues for attack.

Canada's financial sector relies heavily on third-party service providers, particularly those related to AI. AI adoption deepens third-party dependencies for model development, data services, and computing infrastructure. Mid-sized and smaller financial institutions often rely more heavily on external vendors, increasing their risk surface and AI-related third-party risks.

Growing reliance on fourth, fifth and nth-party providers in AI "supply chains" increases the risk that the disruption or failure of a single vendor could trigger significant impacts. Smaller AI providers may compromise supply chains if they lack the necessary resilience controls.

Conversely, concentration risk is also increasing, as the failure of any one of the few material AI cloud service providers and foundational model developers could trigger cascading financial sector disruptions.

Another common risk among third-party AI providers is the lack of transparency in data, design and algorithms, which undermines data integrity and complicates model validation. Even fully open-source models often function as black boxes, with billions of machine-learned

parameters that are extremely difficult, if not impossible, to interpret.

Risk Management Implications

Increasing third-party AI dependencies and supply chain vulnerabilities require updated due diligence protocols and clear vendor accountability to ensure consistent and heightened security and operational resilience standards. Possible steps discussed to enhance third-party resilience include:

1. Standardize contractual obligations:

Standardize contractual language that can be leveraged by institutions of all sizes. Create clear accountability frameworks and audit rights.

2. Establish uniform security standards:

Require independent security testing for external models. Necessitate AI-third party suppliers to meet ISO or other international standards.

3. Establish uniform disclosure requirements:

Require data and model transparency. Establish protocols for visibility into third-party supply chain dependencies. Initiate requirements for documentation.

4. Enhance third-party oversight:

Explore means of increasing regulatory oversight over key AI third parties. Establish a joint industry and regulator-approved inventory of certified AI service providers.

5. Engage collaboratively:

Establish an information sharing forum involving financial institutions, regulators and supervisors to support the management of AI-related third-party risks

4. AI-Driven Data Vulnerabilities

AI systems not only increase the risk of data leakage and corruption but also turn high-value sensitive institutional and client data into increasingly vulnerable targets for threat actors.

erosion of trust, reputation or operational loss.

Data that has been segregated on a “need to know” basis now has a broader network of individuals who “need to know” to deliver sought-after

know”: Improve identity and access management controls (IAM) to differentiate business and AI development access to sensitive data.

3. Establish new standards for data export: Expand gover-



AI models and systems consume vast amounts of proprietary or customer-sensitive data. Their rapid development has significantly increased the risk of data loss for proprietary commercial, financial, and sensitive customer data. The adoption of AI systems across business functions also elevates data vulnerabilities. This potential for data corruption can lead to errors in risk assessment, asset pricing, or automated decision-making, resulting in the

AI benefits. This increases the risk of data loss or data privacy breach.

Risk Management Implications

Possible steps discussed amongst participants to mitigate AI-related data vulnerabilities include:

1. Commit to the fundamentals:

Prioritize fundamental security hygiene, including network security. Incentivize multi-factor authentication adoption.

2. Clearly define “need to

nance and risk guidelines to include the export of proprietary and customer sensitive data.

4. Adopt new AI-enhanced tools:

Invest to develop and introduce AI-enhanced security monitoring tools to scan and support data access, privacy and network vulnerabilities.

5. Augment business recovery tools:

Augment business recovery plans to provide for the unintended release of commercial and institutional proprietary data. ■

Engaging Speakers Highlight 2025 RIMS Canada Conference

The RIMS Canada Conference 2025 is set to take place from September 14 to 17 at the Calgary TELUS Convention Centre. In addition to valuable networking opportunities, engaging panel discussions and insightful education sessions led by risk management experts, the event promises a lineup of top-notch keynote speakers:

Manjit K. Minhas is a Calgary-born entrepreneur, engineer and venture capitalist best known as a long-time Dragon on CBC's *Dragons' Den*. At just 19, she co-founded Minhas Brewery, Distillery and Winery, which has grown into a global empire with over 90 brands sold across North America and 16 countries. Her companies prioritize sustainability, social responsibility and innovation – most notably through eco-conscious packaging and accessible gluten-free beers. Minhas also produces film and television content through Spotlight TV and hosts *The Manjit Minhas Podcast*, where she interviews top business leaders. Beyond business, she serves on several boards and actively supports causes benefiting women and children in Calgary.



Waneek Horn-Miller is a Mohawk Olympian, activist and speaker on Indigenous health and reconciliation. She co-captained Canada's first women's Olympic water polo team at the 2000 Sydney Games and won gold at the 1999 Pan American Games, becoming the first Mohawk woman from Canada to compete in the Olympics. At age 14, she survived a near-fatal bayonet wound during the 1990 Oka Crisis, an experience that fueled her drive to excel in sport and advocate for Indigenous rights. Horn-Miller has worked with the Assembly of First Nations to develop a National Indigenous Sport, Fitness, and Wellness Strategy, and served as Director of Community Engagement for the National Inquiry into Missing and Murdered Indigenous Women and Girls. She continues to inspire through her



work with Manitobah Mukluks' Storyboot Project, promoting Indigenous culture and artisanship.

Michael Bach is a globally recognized thought leader in inclusion, diversity, equity and accessibility (IDEA), and the bestselling author of *Birds of All Feathers* and *Alphabet Soup*. As the founding CEO of the Canadian Centre for Diversity and Inclusion, CCDI Consulting, and Pride at Work Canada, he has spent nearly two decades helping organizations build equitable, inclusive workplaces. Bach brings both professional expertise and personal perspective to his work, drawing from his lived experience as a member of the LGBTQIA+ communities and as a person with a disability. His career includes leadership roles at KPMG Canada and KPMG International, and he has earned widespread acclaim, including being named one of *CIO Views*' "10 Most Influential DE&I Leaders Revamping the Future."



Amanda Lindhout is a bestselling author and globally sought-after keynote speaker known for her powerful insights on resilience and transformation. After surviving 460 days in captivity in Somalia, she shares hard-earned wisdom that inspires individuals and organizations to grow through adversity. Her memoir, *A House in the Sky*, has received international acclaim, and she's delivered over 500 keynotes in 28 countries. Amanda's story has been featured in major media, including *The New York Times Magazine* and Dateline NBC, and is currently being developed into a limited series by A24.



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