

PULSE



THE HEARTBEAT OF RISK MANAGEMENT, OCTOBER 2016

ORIMS President's Message Oct 2016

■ **By: Tina Gardiner**, ORIMS President - Regional Municipality of York

This is the time of year when we give thanks...thanks for all our blessings, for our family and friends, our health, our home, our work, our pleasures...for everything we hold dear. In Canada we do have many blessings to be thankful for. And while I am very grateful, this year I am also quite reflective...particularly about my career and all the wonderful people I have met along the way.

On August 30th an industry icon passed away. Sheldon Rankin had a 50+ year career in the insurance industry. He was a trusted advisor and mentor to many including me. His passing made me think about my much younger years starting out in risk management and how much I have learned and accomplished with the help and guidance of people like Mr. Rankin. I am grateful but with a touch of sadness for the days behind me and those we have lost.

I carried this reflectiveness with me to the RIMS Canada Conference in Calgary in early September where I was looking forward to reconnecting with old friends

and meeting new ones. I serve as the Ontario representative on the RIMS Canada Council which has a face to face full day meeting prior to the conference. I also belong to the Municipal Forum that brings together municipal risk managers from across Canada for a half day meeting prior to the conference. Both are wonderful exchanges of information and strengthen bonds that this industry so easily allows us to build with each other. Great kick starts to the conference! I am grateful with a touch of excitement for the conference days ahead.

Resilience was the theme of the conference but for me celebration was a key component as well. We celebrated Calgary and all it had to offer. We celebrated old and new friends. We shared knowledge and celebrated resilience with great concurrent sessions and fantastic plenary speakers. And we spent time together celebrating each other and our unique ties through this industry we all share in.

As part of celebration there is an Awards luncheon on Tuesday during the conference. I had the pleasure of presenting the Donald

M Stuart Award to Mark Day of the Government of Alberta for his excellence and outstanding contributions to risk management. The award is always a beautiful piece of native art sculpture. The polar bear sculpture that Mark chose depicts a quiet knowing leadership and a stance of strength and guidance. It very much reminded me of Mark himself as people described him to me as I gathered information for the presentation. I am grateful for the celebration and comradery.

During the conference I am always overwhelmed by the number of people I get to spend time with, hug, laugh, talk, support and just be with. One of the first days there I had a quick chat and hug with a dear, sweet man who has always had my back and been one of my biggest supporters over the years, Paul Schlote. Little did I know how treasured that last hug and chat would become Tragically Paul passed away during the conference doing one of the things he loved....talking about insurance and CSA Group while reconnecting with industry colleagues and meeting new people. I am so grateful for knowing Paul, calling him friend and for the support he always gave me. I am



also very sad..sad for his wife and family, for his work family and for his greater risk management family. Paul was taken too soon and will be so greatly missed.

Thanksgiving had a renewed sense of gratitude for me this year.....yes there is sadness for friends lost and days gone by.... but in that sense of sadness there is reflection and gratitude for all that I have in this great country, with strong family ties, great friends and a career an industry as caring and challenging as risk management.

A belated Happy Thanksgiving to you all!
See you soon!

Take good care,
Tina Gardiner

ORIMS Board of Directors 2016 Blue Sky Meeting Recap:

Every year the ORIMS Board of Directors meets at the beginning of the summer to plan and strategize for the year to come. This year we added a bit of a twist. We hosted a lunch meeting for past presidents with a focus on defining an ORIMS member, examining the needs and gleaned ideas towards making the organization even better with efficient use of

technology balanced with the personal networking touch. We have a special community and we need to embrace and support it. Thanks to all the Past Presidents that joined us. Your input and participation was invaluable.

The next day the plans for the 2016-17 year were discussed and developed for each

portfolio and each networking and professional development event, for membership communications and for the financial stability of the organization. Dates for events are listed here in the Pulse for you to hold on your calendar.

The Board member biographies are contained in this edition of the Pulse. Please

get to know your Board and what they do for you. This organization belongs to us all and it will be what we allow it to be.

We thank you in advance for your continuing support and we look forward to hearing from you with suggestions and seeing you at our events.

The ORIMS Board 2016-17

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ORIMS & RIMS EVENTS

THE TRUE VALUE OF AUTONOMOUS DRIVING

Courtesy of: Oliver Wyman

Recent innovations will make autonomous driving a reality in the foreseeable future. This disruptive technology will make fascinating new mobility features possible, while potentially providing efficiency benefits and improving safety. As governments work to provide required infrastructure and regulatory guidelines, companies from a wide variety of industry sectors – automotive, IT, insurance, logistics, and more – are positioning themselves in this new field. All of these players hope to see benefits, but to succeed they will need to know where autonomous vehicles offer real business value and what business models are best suited to tap into this potential.

The degree of automation in cars has increased steadily over the past few years. Today’s most advanced systems can take over driving during a traffic jam – as long as the driver’s hands are on the wheel. There is also technology that can automatically park the car with limited input from the driver or stop the car before it is involved in an accident. In the future, vehicles will be able to make lane changes and merge into traffic on their own on the highway. Automakers also have shown that they will soon have vehicles that will be able to park themselves after the driver has left the car. Fully automated chauffeuring, driverless operation on highways, platooning, and highly automated driving in cities are expected to be available by 2025.

The prevailing view is that the speed of



these breakthroughs is limited by regulatory constraints and liability issues more than by the underlying technologies. Within the next ten years, two advanced vehicle types are expected to be on the road:

1. Fully autonomous vehicles that circulate in closed areas, such as city centers, airports, and universities with no person behind the wheel
2. Semi-automated vehicles outfitted with features that can take control on the

highway or during a traffic jam, as long as there is someone in the driver’s seat

This article looks even further into the future, to the year 2035, by which time a large number of fully autonomous vehicles are expected to be on the road. A key success factor between now and then is for automakers to correctly

Juergen Reiner Rouget Pletziger Joern Buss anticipate the evolution of autonomous-driving regulations and insurance coverage. This will have a huge effect on

market penetration. On the technology side, making functions operate seamlessly to ensure driver comfort and reducing the cost of these advanced systems are key challenges.

In addition, issues such as liability, privacy, and international harmonization have to be tackled before large-scale deployment can occur.

STEADY GROWTH

Given the hurdles described above, experts forecast that there will be a mixture of semi-autonomous and fully automated vehicles on the roads in the next decade, with steadily increasing penetration of both. With a minimum starting cost of approximately US\$10,000 to equip a midsize vehicle with fully autonomous driving capability, the technology is expected to be found mostly in the premium segment and on commercial vehicles at first.

Assuming that all hurdles can be overcome, a significant portion of the passenger cars and commercial vehicles built 20 years from now will be either semi or fully automated. Oliver Wyman’s forecast shows that these autonomous cars will account for 20 to 35 percent of total global production by 2035. By then, the market segment should be well established and include many mature, experienced companies along the value chain.

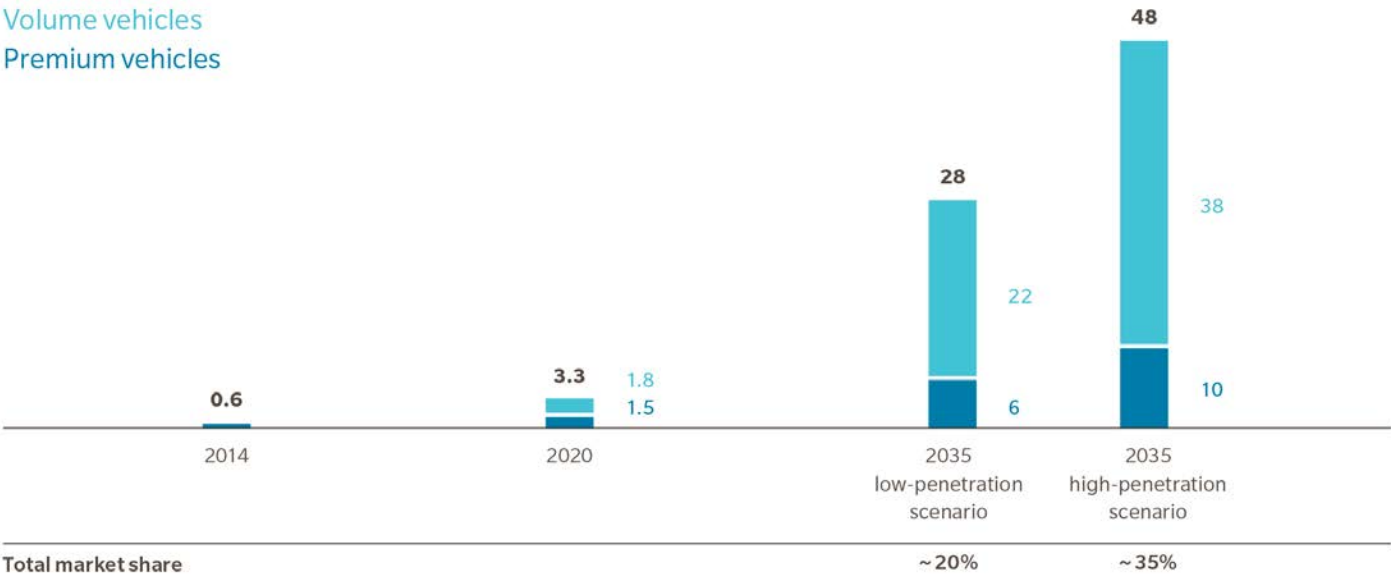
NEW VALUE POOLS

As end customers get excited about how this new technology will transform transportation, companies are preparing to take part in this revolutionary trend. Which industries will benefit most? What can the various players contribute? Which business models will emerge? Will automotive firms dominate or will software giants take the lead for on-highway solutions? How can off-highway industries (agricultural, construction, and defense) profit from this innovation? And, most importantly, why would end customers adopt autonomous driving and spend money on such vehicles and related services?

To answer these questions, companies need to understand the source of future value from autonomous driving. Over the past two years, Oliver Wyman has researched multiple aspects of mobility and autonomous driving.

The five largest “value buckets” have a combined estimated value of more than US\$200 billion.

Global production forecast for semi- and fully automated vehicles
In millions of units: passenger cars and light commercial vehicles, 2014-2035



Source: LMC AUTOMOTIVE GCAT Q2/2014; Oliver Wyman analysis

Improved safety: Sophisticated autonomous vehicles are estimated to have one-tenth of the likelihood to be involved in an accident than a car operated only by a person. While most customers expect improved features in their new cars, the radical safety innovations offered by autonomous vehicles could coax car buyers to invest in high-tech options, creating a new revenue stream. End customers, however, will expect a continuous flow of innovations and will expect what is revolutionary today to become standard tomorrow, which will increase price and innovation pressure for both automakers and suppliers.

As car accident numbers decline, there will likely be a corresponding decline in traditional motor insurance premiums. In addition, vehicle insurance is likely to change from being an end-customer responsibility to a product liability for manufacturers. This anticipated shift to more specialized insurance products may be offset by a premium erosion of US\$50 billion to US\$75 billion in the global traditional motor insurance market.

\$50 billion
\$75 billion

Potential insurance premium erosion globally

Enhanced mobility: Customers are projected to be willing to pay extra for the convenience of having a vehicle that can park itself or run an errand alone. Such features might also ultimately reduce the number of cars per household, resulting in a potential decline in US vehicle sales of up to 15 percent by 2035. As mobility and related services evolve, autonomous vehicles are expected to provide motorists with more available time during the ride that can be used to plan adjacent activities, giving online advertisers another opportunity to reach customers. Integrated mobility concepts, such as using autonomous vehicles in car-sharing or car-pooling fleets, will allow for innovative B2B, B2C, and P2P concepts. Self-driving cars also will serve an untapped customer base that includes people who are physically unable to operate a vehicle. These examples show how autonomous driving will be a major enabler of the emerging global mobility services market.

It is estimated that self-driving cars will enable up to 30 percent of these mobility services, resulting in a value contribution that could easily exceed US\$100 billion in 2035.

>\$100 billion

Potential value of mobility services enabled by self-driving cars

Data leverage: Big data, which describes the increasing amount of data available, collected, stored, analyzed, and monetized, and the autonomous vehicle make a perfect match. During operations, autonomous cars will generate a large volume of data that could be used by automakers or suppliers for R&D purposes or optimized, customized marketing based on a holistic customer value management approach. Autonomous vehicles could potentially expand the global market for location-based services, creating a multi-billion dollar business that could reach as much as 15 percent of the global online advertising market, assuming privacy hurdles will be overcome.

New logistics schemes: Current logistics schemes could be turned upside down as autonomous vehicles eliminate constraints for commercial vehicles, such as driving-hour limits, resulting in higher asset utilization and improved productivity. The first step could be having autonomous vehicles take over while the driver adheres to mandatory resting hour regulations.

Improved urban infrastructure: Urban infrastructures are likely to be affected in a number of ways by the autonomous vehicle. Because of freed-up driver time and improved congestion, cities will extend

of new business models, and if they can monetize the value from end consumers, data, and/or the emerging B2B network.

The newly emerging autonomous driving value chain, which includes component suppliers, automakers, software integrators, infrastructure providers, third-party data processors, and service providers such as insurers and advertisers, involves many companies that are currently in separate business fields and that compete for the above-described value buckets. The matrix in the exhibit on this page shows how the different players could benefit from the various value buckets. For example, an IT company such as Google could generate additional advertising revenue by targeting drivers who are no longer forced to pay attention to the road. Innovative automakers and suppliers might benefit from offering sought-after safety relevant time-saving technology to end customers, but also could suffer if the rise of the autonomous car reduces overall vehicle production.

Automakers, suppliers, and IT companies will need to invest more in R&D to make autonomous driving a reality in a risky environment. Regulatory hurdles could slow the launch of autonomous cars and overall customer acceptance has not yet been proven.







For insurers, an extremely large global field of business is emerging where new policies will be required, but the long-term associated risks will need to be dealt with as

SUCCESS FACTORS

Oliver Wyman has identified a range of success factors for companies that aim to play a role in autonomous vehicles. First of all, business models for the sector need to be developed similar to those found at start-ups. Test-and-learn cycles need to be institutionalized in R&D processes and data privacy and IT security need to be guaranteed.

Depending on their original business model and their position in the autonomous driving value chain, segment-specific success factors can be derived by the various players. Automakers, for example, need to quickly identify relevant value buckets, because they will need to help offset their high upfront R&D investments. Timely strategic partnerships will guarantee fast-acting automakers an early-mover advantage. Suppliers, on the other hand, need to provide cutting-edge technology at a competitive price.

Due to the high complexity of autonomous driving technology, suppliers will need to offer automakers, especially those in volume segments, a comprehensive “autonomous driving package.” IT and software players will have to collect as much data as possible and position themselves as gate keepers for data flows between automakers and downstream service providers. Insurers will need to translate this flow of new data into relevant insights on changing claims patterns and shifting or arising demand for risk protection from both end customers and automakers.

					
PLAYERS	SAFETY	MOBILITY	BIG DATA	URBAN INFRASTRUCTURE	LOGISTICS
Consumer	X	X	X	X	X
Automaker	(X)	(X)	X ²		
Supplier	(X)	(X)	X ²		
IT company	(X)	X ¹	X		(X)
Insurance	(X)	(X)	X		
X : directly dependent (X) : indirectly dependent (e.g., due to increased willingness to pay or shifting demand)				1 Especially the online advertising market 2 Leverage, e.g., for R&D purposes	

Source Oliver Wyman analysis

further into lower density urban areas. Certain parts of the infrastructure could become autonomous-driving-only zones. And with a reduced need for parking lots within city centers, such locations could be used for other urban building purposes.

WHO WILL PROFIT ?

Companies will have the opportunity to benefit from the five value buckets if they leverage the right assets and capabilities, if they can adjust to the required structure

well. Insurers likely will partly shift their business away from end customers and toward product liability for OEMs, suppliers, and mobility service providers.

Dedicated suppliers could benefit from offering the required components and technologies to equip global fleets with the new technology. IT companies (and service providers) may gain entry into the market by bringing in their data processing and service management capabilities.

Companies from various industries have the chance to position themselves within this promising but challenging market. Overall, rational forces are expected to shape this sector. End customers will choose mobility solutions that provide the best comfort, value, and availability. Winning players in this market will anticipate these requirements to offer tailor-made solutions.

Remembering Paul Graham Schlote

The ORIMS community lost a dear member this past month. It is with heavy hearts and great sadness that we share the news of the sudden passing of Paul Graham Schlote on September 13, 2016 in Calgary, Alberta. Paul was the beloved husband of Sheree (nee Fellbaum) for 38 years, loving son of William and Mary Schlote and proud Father of Alexander, Danielle and golden retriever Lexy. Paul was an avid fly fisherman and anyone who ever had a discussion with him on fishing knew that he could talk on the subject for hours, passionately.

Paul Schlote began working at CSA Group in 1977 as a certification engineer in the Audio/Video Group. Over the course of his 39 years at the organization he travelled the world helping to make products safer for Canadians and work with manufacturers to understand product safety in Canada. Paul's passion for CSA Group continued over the last 15 years with his work in establishing Enterprise Risk Management and more recently by managing CSA Group's global insurance program. He was a formidable leader and mentor. Paul's expertise in risk management and his engineering acumen were well respected by all who knew him; his engineering colleagues at CSA Group, his customers while a certification engineer in the Audio Video Group and CSA Group's legal and risk management team (where he was involved in cases to protect the integrity of CSA Group).

This is how Paul described his work, in his own words taken from his LinkedIn profile

"I am passionate about achieving a practical balance between risk control and risk finance in my organization; and building a property and casualty insurance program that services my organization's needs—wherever in the world we chose to locate and offer services."

Paul's co-workers shared some memories of Paul:

"I have had the pleasure of working with Paul as a colleague at CSA Group for more than 25 years. When I think of Paul, the number one thing that comes to my mind is PASSION! Paul was a very diligent, well trained and experienced engineer, however his PASSION for everything he was engaged in was immeasurable. Whether it was product safety, technical integrity, enterprise risk management, family or even fishing, Paul was always extraordinarily passionate about the subject. He was always willing to offer advice to make a difference. Paul made a significant contribution to the betterment of society and for that we thank him – Paul will be sincerely missed." (Daniel B. Langlois, B.Sc., CET, LPEC Senior Manager, Product Safety & Compliance)

"Paul was a man of uncompromising integrity who was passionate about protecting our organiza-

tion. We worked together very closely on the enterprise risk management portfolio. He had an encyclopedia knowledge of our company and its operations, and willingly shared information with anybody who asked.

While I was home on maternity leave I received a courier package from him. It contained a multiple page flow chart of how our complete insurance reporting process worked. It was so complete that it was almost frightening. I looked at the kid, looked at the diagram and decided that it would have to wait until I returned to work.

That set of diagrams was sitting there on my side table gnawing away at me. I pulled it out and started to follow through the flow.

"OK, there must be a flaw in this," I thought. I started tossing "what if" scenarios at it, but I couldn't find a flaw. The year passed and I returned to work with the chart. That chart sat on top of my desk for years after that, and no matter what scenario I tossed at it I never found a flaw. It was my instructive bible for how I managed the insurance process for incoming claims and potential claims." (Ellen Pekilis, General Counsel (Retired))

"I have come to know Paul over the last 30 years but especially closely in the last dozen or so). As a result of our relationship, I will remember him as someone who always set very high expectations for himself as well as those he associated with professionally and personally. Paul struck me as being highly intelligent, perceptive and demanding in a way which may have intimidated many but also helped to inspire and grow those around him. Paul always paid attention to details and made sure he totally immersed himself in a subject matter so that would add value in any conversations or meetings we engaged in.

On a personal level, Paul cared deeply about his family and friends and always looked out for them by sharing his perspectives, wisdom, and the lessons he had learned along his journey through life. This included his professional career at CSA and also the lake or riverbed he would often fish and later tell us of his encounters. Paul was a dear friend, mentor, fellow angler and will be missed dearly." (John Glowacki)

"Paul was a tremendous colleague of mine for a number of years in CSA's legal team where he helped us figure out how processes could be improved not only when things went wrong but when things we thought were going right. He could think a hundred steps ahead. The most memorable moment was when he was sitting in my office just before 4 pm on Thursday, August 14, 2003, a steamy hot and muggy day, when the fan in my office "burped" by speeding up and he said, "oh dear, there's going to be a power outage" and I responded "really—how do you know that"? Minutes later, we had the historic Northeast blackout! I will always remember his exuberant laugh, the clock in his office that told

time "backwards", and for his detailed decision-making flow charts that had to be printed on 11 X 14 sheets of paper! He will be truly missed." (RJ Falconi, B.Sc., LL.B. (J.D.), ICD.D, Executive Vice President, Chief Legal & Governance Officer, General Counsel & Corporate Secretary)

"I have been lucky enough to know Paul Schlote over the years when he gained his passion for risk management! He became my mentor at CSA Group for risk management and most recently for CSA Group's Corporate Insurance Program. When working through an engineering problem, he could take his analysis right to first principles and walk everyone through his logic. He approached the implementation of his Corporate Insurance Program with the same analytical approach; always having the answers for 5 levels of increased scrutiny so that he was prepared for any insurer's query and concerns. Every word and insurance term in a contract had a specific meaning and for those who were sincerely interested in learning, he had the patience of Job in his explanations of these and his students were better for it. For every risk, he not only recognized the potential threats to the organization, but he also looked to balance the potential opportunities that each provided. Risk management presented him with the opportunity to bring a formalized, balanced approach towards new initiatives that didn't exist in the organization before his introduction of ERM concepts to our executives.

On the personal side, everyone who ever had a conversation longer than a dinner with him knew he was an avid and passionate fly fisherman. He could discuss fishing flies, rods and waterways with an analytical precision that made you think he could just cast a fly and reel in a fish with each fling of the rod. I think that was why he loved fishing so much because no amount of analysis could take out "chance" and a fish' instinct for survival out of the sport!

Most didn't know he also had a passion for and skill with golf too. He could "out drive" just about anyone on the course (with the assistance of my driver of course; his set appeared to have been inherited from generations past)! The only reason that he never made it on the PGA tour was that although he could drive 20 yards beyond anyone, his angle of precision was +/- 45 degrees from straight ahead! He only golfed with those who had the same attitude he did for the game; those who had a total irreverence for it and were only out to have some fun!

The hole left behind by Paul for our Corporate Insurance Program will be hard to fill. The energy that he brought to risk management at CSA Group, will be harder still to replace. "(Kent Pengelly, Manager, Corporate Risk Mitigation)

"My very first conversation with Paul probably lasted about an hour and I was definitely dumb-founded by this person I only knew as CSA Group's insurance "guru", mostly because I barely understood a word of what he had said. Throughout my years at



CSA Group, I began to understand and appreciate Paul, his passion and work ethic seeped through every pore in his body and then some. The drive and commitment he offered everything he worked on was contagious and traits I will remember and try to embody in my years to come. For those of us that were fortunate to call Paul a friend, we were many times acquainted with his not so serious persona. The Paul that had a fearless and adventures spirit which in a lot of instances got him into some deep trouble, both literally and figuratively, and mainly because of his fishing expeditions. Many people knew about Paul's affinity for fly fishing and camp fires alongside a bottle of rum and friends. I also knew of his love for lighthouses and the way I will remember Paul, a bright shining light." (Maria Jimenez, Finance, CSA Group)

Paul was very involved in RIMS both at the larger parent organizational level and through the local chapter, ORIMS. He was one of the chapter's unofficial historians and was quick to share a story or two. This was particularly important when the chapter celebrated its 50th Anniversary a few years ago. Paul's passion for this organization and his sense of justice and truth were never more evident than with his efforts on various committees and projects. Paul was result oriented, dedicated and very committed to any tasks thrown his way and his work was always timely, complete and detailed. If Paul was involved you knew no rock would be left unturned and no word would escape accurate yet fair scrutiny. He served on many committees at both the RIMS and ORIMS levels most recently as Nominating Chair, and as a reviewer of the Chapter Bylaws.

"Paul was avid supporter of RIMS and the Canadian Risk Management community. His passion for this profession was always present in our shared conversations. He believed in the good that came from being a risk manager. His role at CSA was firmly about managing risk for the good of the consumer. Spending as many hours as he did volunteering for RIMS committees and the Ontario Chapter demonstrated just how much he believed in the Society.

One memory of Paul that I was always fond of was when told me how he would put a sign on his office door saying do not disturb for the next three months...it's underwriting time. It was important to Paul that he focus on his job and to present

CSA’s risk to it underwriters in the most professional way possible.

Paul was a great ambassador for risk management and wherever he is now, I hope he knows just how much we respected him and will miss his larger than life presence in our community. *“(Steve Pottle, Director of Risk Management –York University and RIMS Director)”*

When Paul joined RIMS we were lobbying against a CSA initiative to establish a risk management standard. I remember telling him that risk management wasn’t like manufacturing a lightbulb and shouldn’t be subject to a standard. Poor Paul was really torn between his loyalty to his employer and his beliefs as a risk manager– typical Paul – he never outright said which one he thought was right – I will leave it to the imaginations of those who knew him well. I am honoured to have known him, his smile, his gentle nature and his caring being. *(Susan Meltzer, Vice President, Risk-Aviva Canada Inc.)*

“Paul was a true ambassador for the risk management community, and ORIMS as an organization. I always saw him as someone who I could go to for sober second thought about any issue, and I could always rely on him to tell it to me straight.

He was passionate about his career, our industry and ORIMS, always willing to lend a hand on a committee, and perhaps above all, his friendship was unwavering.

He did have a sense of humour, always asking me to stand up when I was speaking at various ORIMS meetings (even though I was already standing) and when we were doing the promotional video for the Toronto RIMS a number of years ago, he coined the phrase “one take Beal” referring to many of the scenes we filmed only needing one take to complete.

More recently, my partner, Bonnie and I became friends with Paul and his wife Sheree, enjoying some wonderful restaurants in Quebec, Guelph and most recently (August 21, 2016) the Terra Cotta Inn just north of Georgetown. The last time we saw Paul, he was looking forward to driving out West to the Calgary conference, stopping off in Manitoba to visit their daughter and doing some fishing in Alberta before the conference started. We had discussed the prospect of visiting some wineries when they got back in September, and we parted company having had a wonderful evening and plans to get together once they returned. “ *(David Beal- Retired Risk Manager, OSBIE and Past ORIMS President)*

“Paul was my knight in shining armour, ever supportive and always making me smile no matter what was happening around us. Paul’s passion was his hallmark; passion for family, hobbies, CSA, risk management and working with his hands. He was truly dedicated to ORIMS and never shied away from pitching in for anything that needed to be done, reviewed, talked about or promoted. He was a true gentleman with a big,

generous heart, a bold sense of humour and such a positive spirit. As a mentor he was knowledgeable, wise and encouraging. I will fondly remember his mischievous, boyish smile and that glint in his eye like he knew a great secret. Rest well my friend. I will miss you. “ *(Tina Gardiner- Manager, Insurance and Risk Management– York Region and ORIMS President 2016–17)*

Colleagues at Marsh sent in remembrances of Paul as well;

“Paul was such a kind and thoughtful man – a real gentleman with a big heart. He will always be revered by those who were fortunate enough to know him”

“Those who knew Paul, or even those who had just met him, knew that Paul was a man of many passions: CSA, Insurance, fly fishing, his family. He could regale you for hours on any of these topics. It was an honour to know him as an insurance colleague and, above all, a friend. His kindness and big “ORIMS hugs” will be greatly missed.”

“Paul was a consummate professional and gentleman. He was clearly dedicated to CSA and passionate about the responsibility he assumed in protecting the organization. Paul was a pleasure to work with and will truly be missed.”

“I was very acquainted with Paul through our mutual connections with ORIMS and RIMS Canada; Paul was a shining light, who shone positive energy and wisdom; he is not only a loss to his family and his firm, but to the

Risk Management community through which he justly earned much respect and admiration”.

Paul touched many at CSA Group, in the risk management and insurance industry over the years, and we will greatly miss his knowledge, passion and guidance. Paul will be missed by extended family, close friends, the fly fishing community, co-workers, fellow risk managers and colleagues in the insurance industry. Our thoughts and prayers go out to Paul’s family.

Paul Graham Schlote

September 29, 1953 - September 13, 2016



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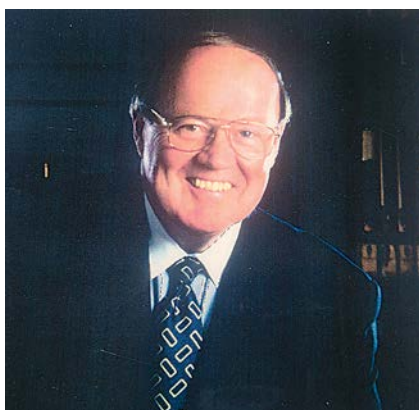
In Memory of Mr. Sheldon Marsland Rankin

October 7, 1936 – August 30, 2016

Born on October 7, 1936 in Glace Bay, Cape Breton, N.S. to Harold and Lillian Rankin (big brother to Eric William Rankin and Kenneth Harold Rankin (deceased)), Sheldon Marsland Rankin passed away on August 30, 2016 at Sunnybrook Hospital, Toronto - complications of a large and loving heart.

Sheldon moved to Toronto as a young boy when his father, Harold, joined the Canadian navy during WWII. Sheldon grew

up playing on the streets and back alleys of Toronto's west side where he would often be found playing hockey for the Earls court Citadel team or in the Earls court Salvation Army band, where he played a mean E flat tuba... and then, at the age 18, he met Ruth Carolynne Richardson, a 16 year old sweetheart he met at the Salvation Army camp on Lake Simcoe. Ruth and Sheldon were married for 57 years but they were and remain soulmates after 62 years.



Sheldon joined the insurance industry in the late 1950's and through hard work, perseverance, strong core values and a lot of night school at U of T (where he obtained a Bachelor of Commerce degree), Sheldon enjoyed a long and distinguished career in his chosen profession. In a career that spanned 6 decades Sheldon was not only the President and CEO of Marsh & McLennan Canada (Marsh) for many, many years, in his "retirement" he was also, laterally, the founder and CEO of Arch Insurance Canada and Chairman of Integro (Canada) Ltd.

When Sheldon wasn't working, traveling the globe with Ruth or poking around Ontario's antique shops he could most likely be found seeking solitude by reading, writing, petting his dogs, listening to music or watching sports on his island on Stoney Lake or in a shady spot at his home in Tortola, BVI.

Sheldon had a passion for many things but none more than family, friends and those that were not yet friends. He was a kind and generous man who would quietly, without ceremony or the desire for acknowledgment, try and help out anybody in need.

Sheldon is survived by (and who he will continue to watch over) his beloved wife Ruth, his children, for whom he was very proud, Lynne Vautour (Michael), Mark Rankin (Pamela) and his cherished granddaughters, Hannah, Jessica and Sydney.

He will be sorely missed by his loving family, his wide circle of friends, the Canadian insurance community and, of course, antique dealers everywhere.

In Memory of Karen Ann Almond

May 9, 1956 – Sept 25, 2016

At the youthful age of 60, Karen passed away peacefully at home with her family by her side on Sunday, September 25, 2016. Karen was the loving wife of Bill Hewitt, beloved daughter of Noel Almond and the late Florence Almond (nee Thomas) and daughter-in-law of Hazel and the late William Hewitt. She was the cherished sister of Neil Almond (Jennifer) and sister-in-law of Andy Hewitt (Marden) and Freida Hewitt. Karen was the much respected step-sister of Jamie Clark (Karen) and Rob Clark (Marie). She was the greatly loved aunt of Ryan (Siska), Melissa, Greg (Tayah), Kyle, Jessalyn, Evan (Kirsten), Mitchell, Rachel, Colin, Ashley and Julia. As well as great-aunt to Merissa, Sam, Kyler, Ava, Essi, Hesse and Reid. Since Karen's initial diagnosis in 2012, she fought a long and courageous battle with cancer. To all who knew and loved her it was nothing short of extraordinary that she was able to accomplish the many things that she did. The endless amount of strength and energy that Karen possessed can be attributed to the fact that she loved and thoroughly enjoyed her life. She felt that she had lived a great life and was most thankful for it. Karen's professional life started as an entry level employee for an insurance broker, she quickly realized how much she enjoyed the industry and realized the growth potential in her field. With relentless ambition she forged her own path and that transpired into the position of Senior Vice-President with C.I.T., where she was Chief Operations Officer for Global Insurance Services. Karen never backed down from a challenge in business or in life and this trait enabled her to live life to the fullest. She was the world's most insatiable shopper and never missed an opportunity to check out the stores wherever she was. She had a massive collection of



lime green, orange, purple and coral clothing which, she was totally able to carry off with beauty and panache! Karen also had a great love of travel, art, gardening, cooking, murder mystery books, sailing and skiing. Karen and Bill purchased a property outside Ellicottville, NY in 2009. At that time they took up skiing where Karen continued to ski enthusiastically up until last winter despite being seriously ill. In fact, after being re-diagnosed, one of her goals was to ski again and that she did many times, doing more and more runs with each trip to the hill. She was a force to be reckoned with. Karen was a member of the Bronte Yacht Club for over 30 years and skippered her father's boat (aptly named Karena) with him as crew. Karen always had time to volunteer in the community and lend a hand to family or friends in need. Karen served on the Ontario Risk and Insurance Management Society (ORIMS) as a Director in several portfolios in the 90s and was part of the 1997 ORIMS committee for Toronto Rims Canada Council Conference. She could always be relied upon to give advice and guidance and this was often balanced by her great sense of wit and humour. Finally, Karen's generosity of spirit, will be sorrowfully missed, by all who had the joy of knowing her.

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INTRODUCING ...

the ORIMS 2016-2017 Board of Directors



We are pleased to introduce the 2016 – 2017 Board of Directors elected at the 2016 ORIMS Annual General Meeting. The members are experienced risk managers that come from a variety of private and public organizations. Our sincere thanks and appreciation to each of their employers for supporting their employees in each of their valuable volunteer roles in ORIMS.

PRESIDENT

Tina Gardiner

Tina Gardiner is in her 13th year as the Manager, Insurance and Risk for the Regional Municipality of York. Tina has almost 30 years of experience in risk and insurance including positions at Liberty Mutual, Thrifty Canada Ltd., Hertz Canada Limited and Morris & Mackenzie prior to York Region. Tina was instrumental in the formation of the Car Rental Anti-Fraud Coalition (CRAC) that worked closely with both the Peel Regional and Toronto Police Services in the fight against auto fraud. She served on the Ontario Municipal Insurance Exchange (OMEX) Board of Directors for three years. She currently serves a Founding Chair for the Large Urban Municipalities Risk Management task force and is the Nomination Chair for the Society of Public Insurance Administrators of Ontario. Tina had been an active participant for many years in the Ontario Risk and Insurance Management Society (ORIMS) holding several Board positions including President (1995-96). Tina was re-elected to the ORIMS Board in 2011 and served as the Director of Professional Development. Tina served as a member of the Canadian RIMS Council for several years. She was Canadian RIMS Conference Chair in 1997 and was a member of ORIMS 50th Jubilee Committee in 2010. She was recognized as a 2010 Insurance Institute of Canada Alumni Achiever. She teaches and is an exam proctor of CIP courses for the Insurance Institute of Canada. Tina was humbled and honoured to receive the 2010 Don Stuart Award for Excellence in Risk Management at the RIMS Canada Conference in Edmonton in September 2010. The Regional Municipality of York, one of Canada's fastest growing municipalities, stretches north from Toronto to Lake Simcoe and includes many hectares of protected Greenbelt. York Region's diversity is evident in our nine local municipalities, geography, economic development and population. York Region works to provide residents and businesses access to a broad selection of services and resources.

VICE PRESIDENT,

Valerie Fox

Valerie has over 35 years of experience in Risk Management, Business Continuity and



Health & Safety in a variety of sectors and industries in Canada and internationally. She has been a Risk Manager in both the Private and Public sectors in high profile organizations such as Wardair, City of Etobicoke, Walmart Canada/Walmart International, Wendy's Restaurants and Loblaws. She recently left the role of Director, Corporate Risk Management for Progressive Waste Solutions due to a corporate merger.

Valerie's responsibilities have included complex insurance placement, claims administration, risk control, health & safety, Workers Compensation management, emergency response planning and business continuity for Canadian, US and international operations.

Valerie has also been an instructor in the CRM Program and served two previous terms on the ORIMS Board as Secretary. In addition to CRM and ABCP designations, she was one of the inaugural class of RIMS-Certified Risk Management Professional (RIMS-CRMP) certification holders.

TREASURER

Mark Cosgrove

Mark Cosgrove is the current Treasurer of ORIMS. He holds an MBA from Queen's University, a B. Comm. and MA (Economics) from the University of Toronto as well as the CRM designation. This is his 7th year on the ORIMS Board as Treasurer. Mark is currently at the Toronto Transit Commission (TTC) as a Risk Manager and has been in this role since 2015. His experience in risk management dates back to 2005 as Risk Manager for Ontario Power Generation and includes corporate and construction insurance placements and programs, risk control, claims management, and contract review and negotiation.

Established in 1921, the Toronto Transit Commission is the third largest transit system in North America and the largest in Canada. It is responsible for the consolidation, coordination, and planning of all forms of local passenger transportation within the

urban area of Toronto. The TTC is fully integrated and multi-modal and operates 4 subway routes, 11 streetcar routes, 150 bus routes and accessible transit via wheel trans. Ridership for 2015 was 538 million customer trips.

SECRETARY

Tanya Diedrick

In 2015, Tanya Diedrick assumed the role of Director of Risk and Insurance Management at Canada's largest diversified real estate investment trust - H&R REIT. She is responsible for the implementation and management of various risk transfer and mitigation programs for the REIT's 13.4 billion dollars of total assets. Prior to working at H&R REIT Tanya spent almost 4 years as an Insurance Analyst in the Legal/Risk Management department at Tim Hortons.

Tanya began her career in the insurance industry in 1989, first as an Underwriter, and then as a Registered Insurance Broker of Ontario (RIBO) licensed broker, working for some of the largest global brokerages in Toronto and the GTA.

She has earned her designations as a Chartered Insurance Professional (CIP), as well as the Canadian Risk Manager (CRM) and is currently completing her Fellowship designation jointly through Ryerson University and the Insurance Institute of Ontario. She is involved in giving back to her community through the Insurance Institute's Ambassador Program which promotes students at the high school and college level, as well as career changers, to realize potential careers in the rewarding world of insurance.

DIRECTOR OF SOCIAL PROGRAMS

Gloria Dang

This is Gloria Dang's first year serving as Director of Social Programs for ORIMS. Gloria's experience as a risk and insurance professional include Algonquin Power & Utilities Corp., a power and utilities company,

Travelers Canada, Willis, Aon, and Dentons, a global law firm. She holds a Canadian Risk Management (CRM) designation and is a recently qualified Chartered Insurance Professional (CIP). Gloria is actively involved in the insurance community and is a member of the Communications and External Affairs of RIMS Canada Council and is on the Local Organizing Committee (LOC) for the RIMS Canada Conference taking place in Toronto in 2017.

DIRECTOR OF SOCIAL MEDIA & WEBMASTER

James Eka

This is James' third year on the ORIMS Board of Directors. James joined CURIE in early May 2012. With over five years of accounting experience in the hospitality industry, James also holds a Canadian Risk Management (CRM) designation and is currently pursuing his Chartered Insurance Professional (CIP) designation. James quickly became involved within ORIMS, attending PD Sessions, conferences, workshops and volunteering. CURIE stands for Canadian Universities Reciprocal Insurance Exchange and was created specifically for the unique risks of large and small universities across Canada. CURIE's sole focus is to offer specialized insurance, loss control, and risk management support for Canada's universities.

DIRECTOR OF COMMUNICATIONS

Colleen Bryan

This is Colleen's second term as Director of Communications and Managing Editor of the PULSE newsletter. Colleen has over twenty years of combined expertise in risk, insurance and contracts management from working in the transportation and financial services sectors. She is currently the Senior Risk Analyst in the Insurance Risk Management Department at Manulife Financial Corporation where she has worked for the past 6 years.

Her career also includes positions with Federal Express where she served as the Senior

Continued on page 8...

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Law Clerk for Canada and with Livingston International Inc. as Manager, Insurance & Legal for their Canadian and U.S. operations. Colleen also held a long time position as Senior Manager, Risk & Legal for UPS Supply Chain Solutions in Canada where she led the risk management department prior to accepting her current position at Manulife. During her career, Colleen has been involved in designing and implementing risk management programs including business continuity plans, managing annual insurance renewals, negotiating complex high value contracts with multi-national companies, developing procurement policies and procedures, claims administration, and mergers and acquisitions.

Colleen is also a passionate and strong advocate for the arts and has been an active volunteer for a number of organizations over the years. She provided strong leadership as President of the Halton Youth Symphony including performing the duties of the Executive Director and acting as Chair of Grants and Sponsorships. She organized and led the orchestra's 1st international music competition and tour in Vienna and Prague. She made significant contributions to the organization and the community and was the Arts & Culture Educator/Mentor of the Year Nominee for the 2007 Mayor's Awards in Oakville. Colleen has her C.R.M (Canadian Risk Management) designation and holds a Bachelor of Science (B.Sc.) degree in Physical Anthropology from the University of Toronto and a Law Clerks Honours degree from Seneca College.

DIRECTOR OF PROFESSIONAL DEVELOPMENT

Lisa Jeffray

This is Lisa Jeffray's first year on the ORIMS board and she is serving as the Director, Professional Development. Lisa has worked in the power and utilities sector for 10 years where she has gained experience in treasury, public reporting, strategic and capital planning, risk management, as well as insurance and claims management.

Lisa holds an undergraduate degree in finance and administration from Western University and an MBA from the Ivey Business School. She is also a certified treasury professional (CTP) and she earned the CRM designation in 2009.

Currently, Lisa is the Director, Enterprise Risk Management for Algonquin Power & Utilities Corp., a publicly traded company (TSX: AQN) based in Oakville, Ontario. In this role, she is responsible for the development and implementation of the ERM framework supporting approximately 1,500 employees and \$5 billion in assets across Canada and the United States.

DIRECTOR OF EDUCATION & PUBLIC RELATIONS

Cindy Chan

Cindy is the Assistant Risk Manager at TELUS and has been with the company since 2010. Prior to her involvement in Risk Management, she started her career in Commercial

Underwriting with Intact Insurance (formerly known as ING Insurance), working in both the Toronto and Vancouver offices. Cindy graduated from the University of Toronto with a Bachelor of Commerce Degree in Finance, and has attained her FCIP and CRM designations. She was an active Director on the British Columbia Risk and Insurance Management Association (BCRIMA) board before moving back to Toronto and joining ORIMS in 2016. She is also an exam proctor of CIP courses for the Insurance Institute of Canada.

TELUS (TSX: T, NYSE: TU) is Canada's fastest-growing national telecommunications company, with \$12.6 billion of annual revenue and 12.5 million subscriber connections, including 8.4 million wireless subscribers, 1.6 million high-speed Internet subscribers, 1.4 million residential network access lines and 1.0 million TELUS TV customers. TELUS provides a wide range of communications products and services, including wireless, data, Internet protocol (IP), voice, television, entertainment and video, and is Canada's largest healthcare IT provider.

DIRECTOR OF MEMBERSHIP

Roman Parzei

Roman has returned to the ORIMS Board as Director of Membership. Roman has been on the ORIMS Board for 13 years having served as Treasurer, Vice-President, President and Past President. He has also been the ORIMS representative on the RIMS Canada Council (RCC) and has served on the National Conference Committee. Following his years on the ORIMS Board, Roman was elected to the RCC Executive where he served as its Treasurer for 2 years, one year as Vice Chair and one year as Chair. Roman has also been a presenter and panelist at a number of Risk Management Conferences and educational workshops.

Roman is recently retired. He is the former Director of Revenue and Risk Management for the City of Brampton where he worked for 13 years. Among a number of portfolio responsibilities, he was instrumental in establishing and directing a Risk Management section at the City. The Risk Management section consisted of 5 full time staff, including a Risk Manager, Internal Claims Adjuster, 2 Insurance Claims Analysts and a Risk Management Analyst.

ORIMS PAST PRESIDENT

Julian Valeri

Julian Valeri has been a Risk Manager in both the Public and Private Sectors and has over 25 years of Insurance and Risk Management experience. In addition to being a Risk Manager for the last 17 years, prior to that Julian has worked in various capacities in the insurance industry as a claims adjuster, internal auditor, loss control representative, insurance broker and underwriter. Julian has also been an instructor in the CRM program for the last several years and recently, Julian lead the CRM Course Redevelopment Team and worked with several other Risk Management Instructors to create the Educational and Instructional

Modules that are now used to teach the CRM Courses. Julian currently works for the Region of Durham. The Region of Durham is an upper tier municipal government which provides a broad range of services to residents living within its geographical boundaries. Those services include Durham Region Police Services (DRPS), emergency medical services (EMS), planning & economic development and tourism, long term care and services for seniors, children's services, transit, public health, public works, social assistance, social housing, Provincial Offences Act court services, and corporate administrative services.



RIMS BOARD LIAISON

Steve Pottle

Director, Risk Management Services
York University

One of the most diverse and challenging environments for risk managers is on a university campus. York University's Risk Management Services strives to improve the quality of the York experience for our faculty, staff and students while reducing the cost of operating and insurance-related expenses.

Steve's responsibilities include: strategic planning and leadership for insurance and related operational risk management strategies within all University divisions to ensure the achievement of the University's operational goals and objectives in alignment with the University Academic Plan and new initiatives of the University. He also provides leadership and direction to the University community with respect to risk management relating to the on-going monitoring of compliance with legislation applicable to York.

Steve holds the Canadian Risk Management (CRM) and the Canadian Insurance Professional (CIP) designations. He is an active member of the Risk and Insurance Management Society (RIMS) and is currently the Secretary of the RIMS Board of Directors. Steve is also a Past President of the Ontario Chapter of RIMS and former Chair of the Communications and External Affairs Sub Committee of the RIMS Canada Council.

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RIMS Ontario Chapter Presents Mark Day with the 2016 Donald M. Stuart Award

Alberta Government's Risk Leader Honoured for His Commitment to Advancing Risk Management in Canada

David Chipp Presented With the 2016 Fred H. Bossons Award



Calgary (September 13, 2016) — At the **2016 RIMS Canada Conference**,

RIMS Ontario Chapter presented the Donald M. Stuart Award to Mark Day, Executive Director, Risk Management and Insurance, Treasury Board and Finance for the Government of Alberta. Widely recognized as Canada's highest honour within the risk management field, the Donald M. Stuart Award has been bestowed annually since 1979 by the RIMS Ontario Chapter (ORIMS) to celebrate Canadians who have made outstanding contributions in the risk management profession.

"To keep the risk management profession vibrant and integral to organizational success we rely on industry leaders, like Mark Day, to generously share their invaluable career experiences," said ORIMS President Tina Gardiner. "ORIMS is proud to be able to present the prestigious Donald M. Stuart Award to Mark. As a lecturer, a teacher, an author and a mentor, he has had a profound impact on the careers of countless practitioners



and has demonstrated a true commitment to the future of risk management in Canada."

In his current role with the Government of Alberta, Mr. Day is responsible for the overall delivery of risk management, risk control, risk financing and risk identification to all

departments of government, most provincial corporations, all of its committees, public and elected officials and its thousands of volunteers. He is an integral member of Alberta's Assistant Deputy Minister Recovery Task Force, a group that has been instrumental in guiding the Province through a number of recent natural disasters.

As part of the organization's risk management strategy, Mr. Day also initiated a quarterly newsletter for the Province that provides an update on the latest risks impacting government and the region. With more than 70 editions released, the newsletter has been pivotal to promoting a risk-aware culture throughout the governmental enterprise.

"Just like others did for me, I found it to be crucially important, and perhaps even my responsibility, to give back to the risk management community," said Mark Day. The value of the risk management function continues to gain traction and it has been exciting to be a part of this momentum. I am truly humbled to be named this year's Donald M. Stuart Award recipient and to be recognized for a lifetime of work that I have felt so passionate about."

Mr. Day served as President of the Northern Alberta RIMS Chapter on two separate occasions (1992-1993 and 2002-2003) and has held several chapter officer and RIMS Canada Council positions to support the country's thriving risk management community. Additionally, Mr. Day served on the National Education Sub-Committee of the Canadian Risk Management Council, assisting with the development of course enhancements. He was the catalyst for the University of Alberta's (Edmonton) decision to offer the CRM course.

In addition to his professional accomplishments and his volunteer work with RIMS,

Mr. Day has cemented himself as one of Canada's top risk management thought-leaders, sharing his expertise as a conference speaker, educator, an author and mentor.

Fred H. Bossons Award

Also presented at the conference was the Fred H. Bossons Award, which each year honours the risk management professional who earns the highest marks on the three courses required to receive the CRM designation. This year's winner is David Chipp, Project Consultant, People, Performance and Culture for Efficiency Nova Scotia based in Halifax.

About RIMS Canada Council

The RIMS Canada Council (RCC) is a standing committee of the Risk and Insurance Management Society, Inc. (RIMS).

The RCC addresses the strategic initiatives of RIMS and risk management issues in Canada.

* * *

About RIMS

As the preeminent organization dedicated to advancing the practice of risk management, RIMS, the Risk Management Society™, is a global not-for-profit organization representing more than 3,500 industrial, service, nonprofit, charitable and government entities throughout the world. Founded in 1950, RIMS brings networking, professional development and education opportunities to its membership of more than 11,000 risk management professionals located in more than 60 countries. For more information on RIMS, visit www.RIMS.org.

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2015 Top CRM Grad & Graduates!

Each year, ORIMS honours the risk management professional that obtains the highest marks on the three required Canadian Risk Management (CRM) Courses. For 2015, the ORIMS Top CRM Graduate Award goes to Lydia Tonelli, Senior Advisor at the Government of Canada. In recognition of her accomplishment, Lydia will receive a certificate and a cash award. Congratulations Lydia on the excellent achievement! We would also like to congratulate the other 278 graduates for 2015.



Full Name	Organization
Abbaszadeh, Elias	
Abdalilah, Osama	Enbridge Gas Distribution Inc.
Ahmad, Saud	Maple Property Management Group Inc.
Akhand, Imam	Global Aerospace
Akwar, Holy	EpiRisk Inc.
Alaskar, Faris	
Alati, Agnese	HIROC
Almeida, Renata	Economical Insurance Company
Almoghaiseeb, Fahd	Carleton University
Arambasic, Ivana	OLRT Constructors
Aubry, Norah Saskya	Intact Financial Corporation
Au-Yeung, Benedict	
Avery, Michael	Aviva Canada Inc.
Baas, Derek	Export Development Canada
Baggan, Nesha	Aviva Canada Inc.
Beaudin, Kevin	
Bechard, Sean	
Berg, Michael	Humber College
Berlin, Stephen	
Bethune, John	Aon Reed Stenhouse Inc.
Bettinson, Taylor	HUB International HKMB Ltd.
Bhatt, Falguni	Aviva Canada Inc.
Bhuiya, Md. A. Awal	CIBC
Bin Garad, Mohammed	
Binena, Michael	Allstate Insurance Company of Canada
Blackhall, Caleigh	Catlin Canada Inc.
Boal, Tanya	Canadian Blood Services
Boyd, Jody	City of Hamilton
Brandimarte, Thomas	
Braude, Tanya	HUB International HKMB Ltd.
Bullas, Ruth	St. Joseph's Health Care London
Burke, Nathian	Dan Lawrie Insurance
Cacciotti, Mark	Unifund Assurance
Caley, Sean	
Carson, Joanne	Economical Insurance Company
Ceniza, Rogelio	
Chamberlain, Gavin	City of Hamilton
Chan, Keith	
Cheah, Jeff	
Chen, Grace	Aon Reed Stenhouse Inc.
Cheung, Philip	
Childress, Tracy	Aviva Canada Inc.
Chisholm, Courtney	
Chiu, Si Tei	Cambacisa & Associates
Chow, Fiona	Aviva Canada Inc.
Cina, Frank	Economical Insurance Company
Clark, Robert	Cunningham Lindsey
Classen, Jaya	Marsh Canada Ltd.
Crawford, Christine	Sandy Hill Community Health Centre
Crisp, Matt	ClaimsPro Inc.
Cummings, Patrick	
D'Cunha, Chiara	
De Melo, Melissa	Partners Indemnity Insurance Brokers Ltd.
De Sa, Ryan	De Sa & Associates P.C.
Deru, Kolawole	
DeSa, Danuta	
Dey, Sujoy	
Dhaliwal, Nikki	
Dhillon, Sandeep	ICICI Bank Canada
Ding, Ling	

Full Name	Organization
dos Santos, Lynda	HUB International HKMB Ltd.
Dowling, Adam	QBE Services Inc.
Downie, Tracy	
Eckert, Deborah	Economical Insurance Company
Elliott, Courtney	Intact Financial Corporation
Esteras, Manuel	Royal Bank of Canada
Farooqi, Umar	
Faulkner, Olumide	
Fernandes, Shanica	Saand Inc.
Fisher, Natalie	
Foster, Paul	Bruce Power
Fowler, Christopher	Aviva Canada Inc.
Fraser, Amanda	Aon Reed Stenhouse Inc.
Fulford, Stephanie	Northbridge Insurance
Fyfe, Laura	
Gandotra, Deepak	
Gavrilesco, Gabriela	Canadian Mortgage Housing Corporation
Ghose, Aliya	
Gill-Lidder, Navjot	Westend Midwives
Goklani, Mala	Economical Insurance Company
Goldstein, Gil	Streetcar Developments
Golubkov, Alex	
Gonzalez, Luis	
Goulet, Phil	
Graves, Rita	
Greaves, Derek	Willis Canada Inc.
Groeneweg, Lindsey	Aviva Canada Inc.
Grynberg, Simon	
Guillemette, Josee	Belair Insurance Company Inc.
Gunn, Debra	
Habib, Fatima	
Hales, Jody	
Hallahan, Paul	Orr Insurance
Halliday, Victoria	Zurich Insurance Company Ltd.
Hallman, Lindsay	Aon Reed Stenhouse Inc.
Haque, Shahbaz	
Haws, Katie	
He, Min	Burns & Wilcox Canada
Hedayati-Shalkouhi, Amin	Royal Bank of Canada
Hood, Peter	Insurance Institute of Ontario
Howard, Chelsea	BMS Group Ltd.
Huang, Marco	Apple
Hunter, Todd	Economical Insurance Company
Hurley, christopher	McMaster University
Irvin, Bridget Ann	
Jamieson, Heather	Zurich Insurance Company Ltd.
Jaswal, Uday	Ottawa Police Service
Joelson, Jennifer	
John-Chuan, Sandra	Marsh Canada Ltd.
Johnson, Glenroy	Rorac Insurance and Risk Management
Jollimore, Nicole	
Jones, Cassandra	Wawanesa Mutual Insurance Company
Jovanov, Branko	
Kandil, Ghada	
Kapil, Anita	Aviva Canada Inc.
Karn, Joanne	Frank Cowan Company
Kary, Chelsea	BMS Group Ltd.
Kaune, Corey	COSECO Insurance Company
Kelly, Shea	Intact Financial Corporation
Kewell, Thomas	Bird Construction Inc.

Full Name	Organization
Khushrooshahi, Abad	Royal Bank of Canada
Killen, Will	
Kim, Kyung Min	
Knowles, William	Intact Financial Corporation
Korte, McKenzie	
Kot, Rafal	De Sa & Associates P.C.
Krauskopf, Byron	Northbridge Insurance
Kreuger, Shannon	State Farm Insurance
Kukolj, Aneta	
Lam, Natalie	
Langdon, Sarah	
Larcina, Sara	Jones Brown
Lee, Vicky	Jardine Lloyd Thompson Canada Inc.
Leung, Elizabeth	
Lewis, Corinne	HUB International Ontario Ltd.
Leyland, Guida	
Li, Meilei	Sun Life Financial
Liu, Yen	Aviva Canada Inc.
Livingstone, Stanley	Bank of Montreal
Luong, Bonnie	Aon Reed Stenhouse Inc.
MacLean, Kathy	City of Hamilton
MacLean, Tanya	
Macoretta, Joe	
MacPhee, Marnie	HIROC
Mangla, Vishal	
Markande, Gajanan	Bailey Metal Products Ltd.
Martinez, Alejandro	Belair Insurance Company Inc.
Marto, Teresa	Marsh Canada Ltd.
Masse, Steven	Frank Cowan Company
Mastronardi, Mauro	Amico
Matsiyevsky, Ivan	
Matthews, Noel	Broccolini Construction
McConvey, Paddy	Marsh Canada Ltd.
McDonnell, Jason	Chubb Insurance Company of Canada
McDonnell, Tammy	Marsh Canada Ltd.
McInroy, Holly	
McKee, Denise	Ferguson Equine Veterinary Services
McKinley, Michelle	
McLennan, John	City of Hamilton
McLeod, Michael	Crawford & Company
McPhee, Julie	
Mehboob, Asim	
Meighan, Lindsey	ESG Solutions
Miller, Valerie	
Mitchell, Sarah	ACE Group
Morsi, Fadi	
Murray, Todd	McMaster University
Nambiar, Sajeesh	Bell Canada
Nanda, Arjun	Scotiabank
Nasser, Umaira	Royal Bank of Canada
Neale, Mallory	
Nelson, Graham	
Nelson, Kristina	South Western Insurance Group Ltd.
Neves, Isabel	
Newman, Suzanne	
Nguyen, Han	Aviva Canada Inc.
Nickel, Peter	Powernoodle Inc.
Nikbakht Qannad, Masoud	
Ninalowo, Abi	Royal & Sun Alliance Insurance Company of Canada
Nizami, Zahid	

Full Name	Organization	Full Name	Organization	Full Name	Organization
Noorhassan, Tariq	Jones DesLauriers Insurance Management Inc.	Ryan, Dennis	Government of Canada	Tarbhair, Ali	Swiss Re
Oddi, Maria		Rzepecki, Mike	Marsh Canada Ltd.	Tilford, Craig	ICN Inc.
O'Keefe, Terry		Sabados, Diana	City of Hamilton	Tobin, Tom	
Omole, Cecilia		Saini, Jasbir	Taj Rugs Inc.	Tombol, Frank	Lawrie Insurance Group Inc.
Onguti, Carolina	TD Bank Group	Santini, Laura	Zurich Insurance Company Ltd.	Tonelli, Lydia	Government of Canada
Ormond, Jennifer	Marsh Canada Ltd.	Sarachman, Angela		Torralba, Christina	
Ostola, Alex	BMS Group Ltd.	Say, Yavuz	CIBC World Markets Inc.	Traquair, Ellen	Chubb Insurance Company of Canada
Ostrun, Diana	The Co-operators	Schiepan, Jessica	Stevenson & Hunt Insurance Brokers Ltd.	Trottier, Christine	AIG Canada
Pacheco, Isabel	Realterm Global LLC	Senior, Christine	Ontario Mutual Insurance Association	Tu, Eric	
Pachkalov, Tanya		Seow, Charmaine	Transatlantic Reinsurance Company	Tyers, Bill	Ottawa Carleton District School Board
Parent, Michael	Manulife Bank of Canada	Shafeek, Monica	Wawanesa Mutual Insurance Company	Ursula, Russell	Scotiabank
Parente, Tammy		Shahzad, Arshad	Vachon Enright & Peter Insurance Ltd.	Van Lieshout, Paul	
Parr, Sarah		Shaikh, Awais	WIND Mobile	Van Vliet, Laura	ALIGNED Insurance Inc.
Pastuszka, Magdalena	Desjardins General Insurance	Shannon, Tim	Aviva Canada Inc.	Variem, Madhavan	Cadillac Fairview
Patrick, Alysha	OTIP	Shaw, Angela	The Co-operators	Vaz, Alan	
Persaud, Alex	Travelers Insurance	Shvarts, Yan		Velappan, Vinod Kumar	Cognizant Technolog Solutions
Peterson, Tina	The Town of Whitby	Singh, Suzanna	Durham College of Applied Arts and Technology	Virk, Shally	The Co-operators
Ponton, Jason	Royal & Sun Alliance Insurance Company of Canada	Smikle, Susan	Gore Mutual	Vukovic, Anja	Liberty Utilities
Potts, Megan	Purves Redmond Ltd.	Smith, Andrea		Wall, Brian	DMS Property Management
Qadeer, Tarik	Royal Bank of Canada	Smith, Caroline		White, Rebecca	Royal & Sun Alliance Insurance Company of Canada
Qasur, Saleem	TD Bank Group	Smith, Conor	CNA	Whitmell, Shawna	Aon Reed Stenhouse Inc.
Qureshi, Soumaya		Smythe, Margo		Williams, Jason	ClaimsPro Inc.
Rambhaccus, Shane		Snyder, Cathy	United Way Kitchener Waterloo and Area	Wilson, Erin	The Co-operators
Ramkishun, Trevor		Steinecke, Richard		Wolfe, Lisa	CNA
Rashid, Iftekher	First National Financial	Stevens, Raeanne		Wonch, Kelly	
Raymond, Jo-Anne	Partners Indemnity Insurance Brokers Ltd.	Stewart, Lauren	Aon Reed Stenhouse Inc.	Wong, Elizabeth	University of Toronto
Redman, Simone		Suk, Laurie	AltaGas Ltd.	Wozny, Dorota	
Reynolds, Clayton		Sultana, Shamima	CIBC	Yampolsky, Ilan	
Ricci, Jay	Intact Financial Corporation	Suri, Mohit	TD Insurance Meloche Monnex	Yuma Morisho, Elenda	TD Bank Group
Richardson, Kurt	Royal & Sun Alliance Insurance Company of Canada	Svenkeson, Cindy		Zajac, Sonia	
Richardson, Zakary		Syed, Haider	Presidential Gourmet Inc.	Zhukov, Kirill	PBL Insurance Ltd.
Riddell, Mike		Sykes, Sheri			
Rishi, Tanya		Tahir, Zuree	City of Vaughan		
Rotar, Monica	Intact Financial Corporation	Tarar, Ishtiaq			



2016 RIMS Canada Conference: “Resilience”

The 42nd annual RIMS Canada Conference was held in Calgary, Alberta from September 11 to 14th.

The event began with the annual Gala on Sunday night at the Telus Convention Center where over a 1000 attendees and their guests enjoyed an evening of food, drinks and entertainment. The next morning, Janet Stein and Phil Corbeil, co-chairs of the Conference, welcomed attendees at the opening ceremonies. Darius Delon, Chair of the RIMS Canada Council, thanked the organizing committee and spoke about this year's theme “Resilience”, which was the core of each of the plenary and keynote speaker addresses that followed over the 3 day conference period. One of the first guest speakers was Naheed Nenshi, mayor of the City of Calgary, who talked about the native people and culture of Alberta and the impact of the 2013 Alberta floods. Other well-known speakers included Max Valiquette (Canadian media expert and commentator), Cheryl Bernard (Canada's 2010 Olympic Silver medalist in curling) and Jann Arden (Canadian singer-songwriter and 8 time Juno Award winner).

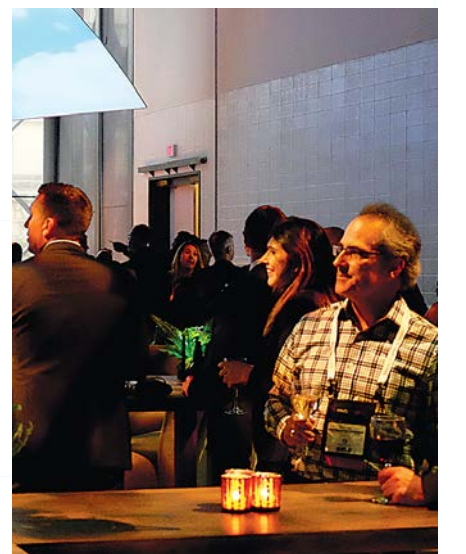
The annual Awards luncheon was held on Tuesday. David Chipp, Project Consultant with Efficiency Nova Scotia Corporation, was given the Fred H. Bossons Award. The award recognizes the risk management professional who earns the highest marks



on the three courses required to receive the CRM designation.

Attendees had the opportunity to visit a number of trade booths in the Exhibit Hall and network with industry professionals, as well as, attend the many professional development sessions covering a wide variety of risk management topics.

Congratulations to the Alberta local organizing committee for a successful conference! As a reminder, the 2017 RIMS Canada Conference will be held in Toronto, Ontario. We hope you will be able to attend.







ORIMS & RIMS EVENTS
– Mark Your Calendars!

October 18, 2016
ORIMS Webinar

October 24 – 25, 2016
RIMS ERM Conference 2016
Atlanta, Georgia

October 27, 2016
ORIMS Hallowe'en Bash
Toronto, Ontario

December 8, 2016
ORIMS Annual Xmas Luncheon
The Westin Harbour Castle, Toronto, Ontario

February 27, 2017
ORIMS Edward C. Ricketts Curling Bonspiel
St. George's Golf & Country Club, Toronto, Ontario

April 23 – 26, 2017
RIMS 2017 Annual Conference & Exhibition 'Risk Revolution'
Philadelphia, Pennsylvania

May 2017 - Date to be confirmed
ORIMS Annual Professional Development Day, AGM & Spring Fling!
Toronto, Ontario

June 20, 2017
ORIMS Annual Golf Tournament
Deer Creek Golf & Country Club, Ajax, Ontario

September 24 – 27, 2017
2017 Canada RIMS Conference "COMMUNITY"
Toronto, Ontario



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2016 ORIMS Annual Christmas Lunch

Thursday, December 8, 2016 at 11:00 AM
The Westin Harbour Castle
1 Harbour Square, Toronto, ON



For more information, contact Gloria Dang Gloria.OntarioRIMS@gmail.com

Editorial Policy

The PULSE is a publication of the Ontario Risk and Insurance Management Society and is published periodically throughout the calendar year.

The opinions expressed are those of the writers and the volunteer members of the PULSE Editorial Committee. Articles submitted to the PULSE for publication are subject to the approval of the PULSE Editorial Committee. Approval of such articles is based upon newsworthiness, and perceived benefit to the readership. All decisions of the PULSE are not subject to appeal. Individuals submitting articles to the PULSE hereby acknowledge their acceptance of the PULSE Editorial Policy.