SPRING 2025

RIMS CANADA™

NEWSLETTER | Brought to you by the RIMS CANADA COUNCIL

A MESSAGE FROM RCC CHAIR VALERIE BARBER

Welcome to our first newsletter for the year. It is my honour and privilege to serve as the 2025 RIMS Canada Council (RCC) Chair. I humbly follow in the steps of esteemed predecessors whose experience and leadership collectively brought us to where we are today.

A special shout out to our most recent past chairs **Steve Pottle** and **Jacqueline Toering** whose leadership and guidance continue to be inspirational.

I also want to offer a fond farewell to past RCC representatives **Naomi Griffin, Valerie Fox, Peter Cech, Vanessa MacLean** and **Rhonda Tucker**. Thank you for generously volunteering your time, energy, and talents to the RCC. In their place, we extend a warm welcome to new representatives **Shamair Turner, Jim MacKenzie, Debbie Carpenter, John Lammey, Joseph MacDonald** and **Tara Dunphy**. Thank you for volunteering to serve on the RCC, we look forward to working with you.

For several reasons, 2025 promises to be a busy and exciting year. At the top of the list, RIMS is proudly celebrating its 75th anniversary! Be on the lookout for exciting events and promotions to celebrate this significant milestone.

The first event I attended as RCC Chair was the RIMS Leadership Forum in Orlando, held January 30-31. The meetings were a fantastic opportunity for chapter leaders to meet with RIMS executive leadership and staff, and to network with other RIMS chapter leaders from across the globe. The RIMS team did a spectacular job with the production and delivery of the content and hosting the event at an excellent venue.

The forum kicked off with a "Spotlight on Rising Risk Professionals: Strategies, Success, and Support." The session was moderated by RIMS President **Kristen Peed**, and featured two RRPs, including RIMS Canadian member **Candace Heron**. Candace's engaging conversation was both inspiring and thought provoking. Even if you are a young risk or insurance professional and a member of another chapter, ORIMS Rising Risk Professionals network presents a wonderful opportunity to connect with peers and mentors.

Membership strategies were delivered with a session on "Bridging Communities: Aligning DEI Efforts to Strengthen Chapters and Membership" and a keynote and book signing opportunity with speaker **Amanda Lea Keiser**, a leading expert in member engagement. Turbo Talks offered an engaging opportunity to obtain and share information during 20-minute sessions where attendees moved between tables, each dedicated to a specific topic and involving RIMS leadership taking part in dialogue and exchange of information. To wrap things up, breakout sessions based on chapter size allowed chapter leaders to connect to share similar challenges, opportunities and experiences.

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I highly encourage all chapter leaders invited to attend a RIMS Leadership Forum to do so, or if unavailable, send an alternate chapter leader to ensure that your chapter benefits from the valuable experience. To promote leadership development and succession planning, several Canadian chapters sent an additional member to the Forum at the Chapter's expense.

On February 28, a RCC Strategic Planning Meeting was held in Calgary, Alberta. The objective of the meeting was to gather insights to envision and design the future of RIMS in Canada and was facilitated by RIMS CEO **Gary A. LaBranche**. Meeting participants included one representative from each of the 10 Canadian chapters, the RCC Executive, Canada's RIMS Board Liaison, and several senior RIMS staff with a history of supporting the RCC. It was great to come together as a collective group to discuss RIMS in Canada, trends and developments, and future opportunities to be "better together."

Last year's RIMS Canada Conference was tremendously successful, with both record-breaking attendance and extremely favourable financial results achieved. It was the first year the conference was delivered entirely based on the new model, with RIMS and the National Conference Committee (NCC) involved in all aspects of the conference planning, and the Canadian chapters sharing equally in the conference surplus proceeds.

The RIMS Canada Conference 2025 will be held in Calgary from September 14-17. Just like 2024, the 2025 conference will be delivered based on the national model. Please watch your email and social media channels for details concerning all things conference related, including the "Call for Speakers," information concerning the "Coast 2 Coast Legacy Challenge," conference registration, plenary details, and sponsor and exhibitor opportunities.

On the theme of conferences, RISKWORLD is fast approaching, and will be held in Chicago from May 4-7. I'm super excited to attend the RIMS global conference this year and to experience this world class event first-hand.

Spring is officially now here and it's a time for renewal and revitalization, shedding the old and embracing the new. The RCC is here to serve you, the RIMS Canadian member, so please reach out to your Chapter's RCC Representative, or connect with us at rimscanadacouncil@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

GLOBAL RISK: How Canada Should Handle Trump's Tariffs

by David Gambrill, *Canadian Underwriter*

Facing tariffs threatening to "wipe out growth" in Canada's economy for the next two years, as the central bank's governor recently put it, Canada should seek to diversify trade with the European Union, Britain and Japan, says the director of the U.S.-based Wilson Centre's Canada Institute.

Another tactic would be to provide data-driven information to Americans about how a trade war would also hurt the United States.

But in the short-term, Canadians are absolutely correct to forge ahead with counter-tariffs, Christopher Sands, director of the Canada Institute, said in a Global Risk Institute webinar. One key reason? U.S. President Donald Trump would not respect Canada if it did not stand firm against his use of tariffs, Sands said.

DIVERSIFYING TRADE PARTNERS

Sands drew a parallel between Canada and the European Union being abandoned by what was once their reliable NATO partner, the United States of America. This sudden shift in the U.S. defence policy also gives Canada and the EU common cause economically, Sands observes, since they now find themselves with restricted access to U.S. markets. And they already have the EU-Canada Comprehensive Economic and Trade Agreement (CETA) in place.

"I would add Britain to that mix, because Britain is an important defense ally outside the European Union, but, like Canada, alienated from the block next door, which is its big market it traditionally relies on," he says. "There's some common cause between Britain and Canada, which I think is important.

"And then you look at Asia. Japan is a natural partner for Canada. They desperately want Canadian energy to stop buying LNG [liquefied natural gas] from the Russians...So Canada will have a lot of friends abroad."

DATA-DRIVEN DEFENCE

Canada would also do well to quantify the impact of tariffs on Americans, says Sands. Many people in the U.S. lack understanding of how they are affected by trade with Canada. Using data to tell this story would help make its case against tariffs, he recommends.

"Jim Haley, a former Canadian executive director at the IMF, a long time Canadian policy maker, used AI to assess Canada's retaliatory

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tariff strategy," he says. "And he looked at how [tariffs] affect Red [Republican] states and particular members of Congress. He found [Canada's] strategy [of counter-tariffs] was highly targeted and focused."

That is using AI technology on the offensive side, Sands says. In other words, using data to identify targets in a potential trade war. But data can also be used for "defensive" purposes, meaning data can be used to defend an open-border, non-tariff approach to trade.

For example, Sands referenced data collected while the US-Mexico-Canada Trade Agreement (USMCA) was negotiated during Trump's first term in office (2016-2020).

"Ever since USMCA, and a little bit before, we've been using electronic bills of lading [in shipping] so we have data that's mineable," Sands said. "The USMCA even says, with personal identifying characteristics sometimes removed, we should mine publicly collected data. On electronic bills of lading, we know the value of the HS code and the zip code of where everything goes."

A Harmonized System (HS) code is a standardized product identifier used on bills of lading and other shipping documents.

Sands says data collected from the bills of lading on shipments to

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and from Canada can help "break that sense that U.S. data says trade occurs at the border, where it's first reported, and give people a more comprehensive picture of the way in which our economy now works."

He said, "many people, including many Trump voters, would be surprised," by what the data shows. "Remember, if they're Millennials, Generation Z, they're going to be much more comfortable with the data and with the technology that it takes to run it than, say, somebody of Donald Trump's vintage. So that's the future."

Sands says Canada should get Americans to engage with the data. That would help Americans "realize just how globalization has affected [the U.S.] and...how North American competitiveness really does come from our connectivity and all the barriers we've been able to remove between us."

SHOULD CANADA RETALIATE WITH COUNTER-TARIFFS?

One webinar audience member asked if Canada should emphasize negotiation over engaging in a trade war by using counter-tariffs. Sands says he has no issue with Canada's applying retaliatory tariffs on United States goods.

He noted President Trump said in his first term that he expects all world leaders, including Xi Jinping in China and Vladimir Putin in Russia, to put their people first.

"That's how [Trump] sees the world," Sands says. "So, if Canada responds to him by saying, 'Oh, well, you know, please don't hit us with tariffs, we'll give you whatever you want,' that's not going to gain his respect.

"But if Canada says, 'Two can play this game and we're both going to lose, but we're willing to go, if that's what you want...' that's not a bad approach to somebody like Donald Trump.

"It's unlikely [to] pull the whole U.S. down. But standing up for yourself, pushing back and saying, 'There's nothing wrong with being Canadian. We can do what we say we're going to do, and we will do it, but we're not going to be bullied and insulted,' is not a bad stance. I don't think it will hurt you with [Trump] at all." ■

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Q&A RISK PRO

Eddie Tettevi

Chief Risk & Compliance Officer, Corporate Secretary
Sandbox Mutual Insurance Company

How did you get into risk management?

Interestingly, I started in information security! I was responsible for safeguarding data against potential breaches, while ensuring compliance with relevant data laws and regulations. Through that experience, I came to recognize that risk extends far beyond just code. It's woven into every aspect of business and life. I fell in love with the idea of protecting people and businesses from the unexpected. In many ways, my role now is to be a strategic thinker, anticipating and mitigating risks before they materialize. It's a dynamic and endlessly engaging field, and I find immense fulfillment in being a proactive problem-solver

What is your biggest challenge as a risk professional?

Explaining complex risk concepts without putting people to sleep. I have learned that analogies are my best friend. You will find me comparing risk appetite to how much spicy salsa you can handle at Las Palapas (my favorite local spot). But seriously, making risk relatable is an art form, and I'm still perfecting my masterpiece.

What is one item you cannot live without?

A notepad. I'm old-school like that. Whether it's scribbling down ideas, risks or doodles, a notepad my trusty sidekick. Plus, there's something satisfying about physically crossing things off a list. Don't hate me, digital to-do apps, I love you too!

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

A Michelin-star chef, hands down. I'd love to know what it feels like to create a dish that makes people close their eyes and go, "Wow." Also, I'd totally sneak a few recipes back for my next dinner party. Risky? Maybe. Worth it? Absolutely!

What is your favourite local restaurant?

Las Palapas Resort Grill. It's my go-to for Mexican food that feels like a vacation on a plate. If you haven't been, we're going together next time.

Who inspires you?

My dad. He's the trifecta of awesome – intelligent, wise and kind. He taught me that leadership isn't about being the loudest in the room; it's about listening, learning, and then leading. Also, he makes a mean omelette.

What is the biggest risk you have taken?

It wasn't becoming a professional skydiver (though I want to try it once). It was taking a gap year! It led me here, and I wouldn't change a thing. Sometimes (and certainly not always) the biggest risks lead to the best rewards.

What is the best advice you have ever received?

"Listen, learn, then lead; the order matters." It changed how I approach leadership. Whether I'm working with my team or convincing my kids to eat their vegetables. Well... I'm still working on the veggie thing, but I am listening so stay tuned for a progress report.

What is the one fun fact about yourself that people should know?

I have both perfect pitch and relative pitch – depending on the weather. Yes, really. On cloudy days, I can "feel" a high C without breaking a sweat. On sunny days, I'm just guessing. It's my quirky superpower, and I like to think it keeps people on their toes. ■

Experimenting With AI? Beware of Your Third-Party Risk

by David Gambrill, *Canadian Underwriter*

As Canadian companies, including insurers and brokers, expand their use of artificial intelligence, they are often relying on third parties to provide data, training and/or expertise. That potentially broadens their exposure to third-party risk, industry defence counsel caution.

"Very few insurers are developing their own AI," Kirsten Thompson, partner and the national lead of the privacy and cybersecurity group at Dentons LLP, said at the firm's insurance conference in November 2024. "They're usually using a vendor, third party, and then training it on their data sets. So, in my experience, there's not a lot of scrutiny of third-party AI vendors."

A recent IBM study observed that a minority of companies experimenting with AI-generated models and technology are doing so "in house." Most of the help is coming from outside parties.

"The data reveals that Canadian businesses are using a combination of buying or leasing AI tools from vendors (65%), using an open-source ecosystem (57%) as compared to in-house development (42%)," says the IBM study, which canvassed the opinions of 2,413 IT decision makers in the United States, Canada, Mexico, Brazil, UK, France, Germany, Spain, India, Singapore, Indonesia and South Korea.

More than half (56%) of Canadians in IBM's survey say they will increase their AI investments in 2025. They plan to leverage open-source ecosystems (41%), hire specialized talent (41%), evaluate models (43%), and use cloud-managed services (49%) to adopt AI.

Among the reasons companies need outside help is because several say they don't have the expertise or systems to create their models in-house.

"'Data quality and availability' [are] identified as the most common obstacles for Canadian organizations (49%) moving from AI pilots to full launch," the IBM study finds. "This is followed by scalability issues (47%) and integration with existing systems (44%).

"Additionally, when implementing AI, the biggest challenges for Canadian organization are technology integration (27%), lack of AI expertise (27%) and lack of AI governance (25%)."

But beware of relying on third-party IT expertise, says Thompson.

"I've got a matter on my desk right now, where it's two kids in [southwestern Ontario] who came up with some genius thing, and a major insurer is about to unleash this into its systems," she says. "Not much you can do with indemnification. I wouldn't even go after two kids in [southwestern Ontario]. But that's where you need good governance.

"What is your training centre? Where did the data come from? What are your fallbacks? What's the explainability? What are your outcomes? Where is the transparency?"

Financial institutions are now using AI for more critical use cases, such as pricing, underwriting, claims management, trading, investment decisions, and credit adjudication, says a September 2024 report by the Office of the Superintendent of Financial Institutions (OSFI).

"The use of AI may amplify risks around data governance, modelling, operations, and cybersecurity," OSFI's report states. "Third-party risks increase as external vendors are relied upon to provide AI solutions. There are also new legal and reputational risks from the consumer impacts of using this technology that may affect financial institutions without appropriate safeguards and accountability."

In a story in the February-March 2025 print edition of *Canadian Underwriter*, Ruby Rai, cyber practice leader (Canada) at Marsh McLennan, says reliance on any technology is part of the AI risk exposure, and so guardrails such as governance framework will be an important part of risk management efforts for any organization.

As AI adoption permeates through business processes, the goalpost for privacy and security controls will also evolve, she says. ■

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NEXT GEN SPOTLIGHT:

Karina Viella Darminto

Karina Viella Darminto is pursuing her Master's in Communication & Culture, specializing in Technology in Practice at York University. She currently works as a program coordinator for the New Order and Risk Management Program at the Risk and Insurance Studies Centre (RISC).

Coming from Indonesia, Karina earned her Bachelor's degree in Japan, majoring in Asia Pacific Studies. Graduating as valedictorian, she was honored with the prestigious ANDO Momofuku Award from Nissin Corporation, named after the inventor of the world's first cup ramen. During her time in Japan, she also founded a nonprofit organization that provided free menstrual products to students on her rural campus, addressing a critical need in her community.

She was first exposed to the risk management industry through her internship at the HAIIvVE program (Hybrid Academia-Industry Internships via Virtual Engagement) at RISC. This unique, one-of-a-kind, paid internship program assigns students with academic and industry mentors to work on risk-based projects. Drawing from her research background, she helped her team gather data to create a catastrophe map for flood mitigation. She also leveraged her virtual reality (VR) expertise to enhance the project, leading her team to win both the Best Mid-Program Presentation and Best Final Program Presentation awards. Maintaining a strong relationship with RISC, she later worked as a VR technical specialist and now serves as their program coordinator.

Having worked in the Knowledge Mobilization unit at the Public Health Agency of Canada during her studies, Karina is passionate about bridging the knowledge gap between academia, industry and society. In her current role at RISC, she coordinates two flagship Work-Integrated Learning programs, fostering experiential risk and insurance learning opportunities for students at all levels, from undergraduate to Ph.D. Leveraging her expertise in communication, Karina strives to connect students with industry leaders, facilitate knowledge transfer, and strengthen the future talent pipeline in the fields of risk and insurance. ■

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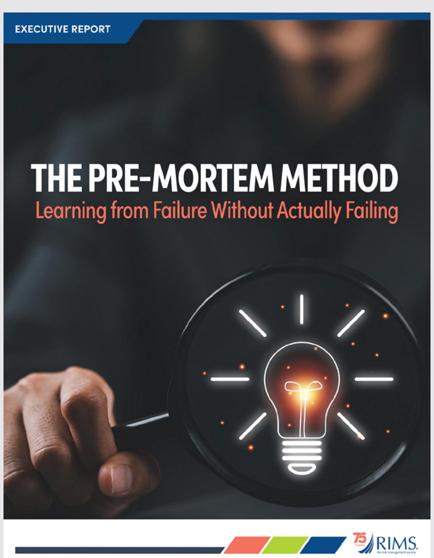
RIMS REPORT: The Pre-Mortem Method: Learning From Failure Without Actually Failing

Unlike post-mortem analysis, a pre-mortem risk assessment attempts to learn from failure before a project even begins, according to RIMS new Executive Report titled, "The Pre-Mortem Method: Learning From Failure Without Actually Failing."

Authored by RIMS Strategic and Enterprise Risk Management Council members Denise Sobczak and Michael Zuraw, the report highlights the advantages of implementing a pre-mortem risk assessment approach to strategic projects. The report also provides three steps for risk professionals to activate a pre-mortem assessment that fosters a better understanding of a project's overall objectives, and ultimately improves transparency, communication, and business outcomes.

"While companies put a lot of resources and effort into strategic initiatives, research shows that such projects fail at alarming rate," the report notes. "The pre-mortem method can be applied to strategic projects by first assuming failure, then identifying the triggers of that failure, and developing plans to avoid or mitigate them to achieve success."

The executive report is exclusively available to RIMS members only until May 16, 2025. To download the report, visit RIMS Risk Knowledge library at www.RIMS.org/RiskKnowledge. ■



Canada's Top Financial Risks for 2025-2026

According to the Office of the Superintendent of Financial Institution's (OSFI) Annual Risk Outlook (ARO) for 2025-2026, the following are the top risks facing the Canadian financial system over the next fiscal year:

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INTEGRITY AND SECURITY RISKS

Heightened geopolitical tensions, rapid technological advancements, and increased reliance on a complex network of third parties create vulnerabilities to the integrity and security of Canadian institutions and the financial system.

Criminals and state-linked actors engaging in activities such as money laundering, fraud, and cyberattacks are becoming more advanced and difficult to detect. We expect these activities to continue to accelerate driven by advancements in AI, digitalization, and increasing reliance on third-party service providers. In a more volatile political climate, state actors and state-sponsored actors may target Canadian institutions not just for financial gain but to further their political objectives and disrupt the smooth functioning of Canada's financial infrastructure and broader economy.

Increased global regulatory actions targeting financial crimes highlight the risk from threats to integrity and security. Institutions that have weaknesses in their integrity and security policies, procedures, and governance could face significant pressure and penalties in foreign jurisdictions, particularly if those breaches facilitate money laundering, drug trafficking, or other illicit and prohibited activities or are deemed intolerable by foreign regulators.

We observe elevated levels of ransomware, exploited software vulnerabilities, and data breaches globally. Cyberattacks are constant and require institutions to be highly vigilant to protect their operational resilience and safeguard their stakeholders.

Increased reliance on third-party service providers and the absence of robust regulatory frameworks in many third-party industries create new channels for cyberattacks or insider threats. Financial institutions will have to engage in due diligence to ensure their complex network of service providers is secure and that they have the operational resilience to withstand business disruptions.

The many threats to integrity and security require financial institutions to ensure they have robust controls around compliance, risk, and governance while being committed to continuous maintenance of their risk frameworks.

WHOLESALE CREDIT RISKS

Corporate and commercial borrowers continue to face economic challenges. Despite recent interest rate cuts, businesses remain vulnerable to macroeconomic uncertainties, elevated debt servicing costs, and weakening consumer demand that can lead to refinancing challenges. Geopolitical events, including increased trends of trade protectionism, can negatively impact industries and lead to greater vulnerabilities in the institutions we supervise.

While significant credit losses have not occurred, negative credit migration may continue as delinquencies and defaults are trending higher. Private credit firms are increasing their presence and interactions with federally regulated financial institutions. This can introduce additional risks to the industry such as more lenient deal terms with potentially less stringent underwriting standards.

Commercial real estate (CRE), especially both the office and the construction and development sub sectors, is experiencing weakness driven by reduced demand and interest rates that remain elevated despite recent reductions. High vacancy rates are driving declines in office property values. Many companies continue with work-from-home arrangements and may downsize their office space at lease renewal. Older buildings and less desirable locations are under the most stress. Additional equity may be required from owners to refinance negatively impacted office properties. The industrial CRE sector, which had been performing well, is softening and giving rise to concerns about valuations sustainability. Due to lower demand and higher deliveries, available supply in the CRE industrial sector is growing, which can accelerate in a slowing economy.

CRE sector risks can impact multiple industries, including banking through direct and indirect lending, life insurance companies given their material exposures to the sector, including investments in commercial mortgages and property ownership, particularly in the office subsegment, and pension funds through their investments.

FUNDING AND LIQUIDITY RISKS

Market confidence and conditions drove a stable liquidity and funding environment for financial institutions over the past year. Renewed uncertainty within financial markets, driven by heightened geopolitical risk, could challenge this stability if it drives market participants to reassess their risk appetites.

Deposit flows have remained stable for banks, supported by retail customer confidence in the banking system. Wholesale funding markets are operating effectively as central banks around the globe continue their pivot from higher policy rates to more accommodative monetary policies. Institutions continue to be met with strong investor appetite when going to market for funding. However, renewed geopolitical uncertainty transmitted through to financial markets could create liquidity shocks. These can occur quickly if there is a change in sentiment among depositors or counterparties as they react to macroeconomic volatility and/or bank specific risk events.

If geopolitical and macroeconomic uncertainty worsen and trigger material levels of interest rate, foreign currency, or credit volatility, wholesale funding markets could tighten quickly, with reduced access and increased issuance spreads and hedging costs. Dysfunctional capital markets would have detrimental effects on the global financial system.

The interconnected nature of funding and liquidity markets makes them highly susceptible to rapid transmission of risk events. For example, intraday liquidity is inherently vulnerable due to the increasingly near real-time nature of payment flows as digitalization continues to increase, potentially reducing reaction time and thoughtful responses to stress events. A disruption can rapidly exacerbate liquidity stress across payment counterparties and the system as a whole. Additionally, institutions relying on foreign currency funding may encounter unexpected disruptions amid foreign currency volatility or retrenchment of counterparty appetite. Similarly, liquidity and funding intersect with credit markets. Institutions that rely on securitization markets for funding, could face considerable challenges if economic conditions negatively influence credit risk appetite.

REAL ESTATE SECURED LENDING AND MORTGAGE RISKS

As of November 2024, 36% of all outstanding mortgages that have yet to experience a payment increase since origination will be up for renewal by the end of 2026. These are fixed rate mortgages (FRM) and variable rate mortgages with fixed payments (VRMFP) originated when rates were at historic lows. VRMFPs are expected to experience the largest increase in mortgage payments upon renewal. While lower interest rates may help to address this size of the increase in payments, it could also lead to an increase in new VRMFP originations.

At a national level, delinquencies increased from their historic lows but continue to be below pre-pandemic levels. We expect delinquencies to continue their rise as mortgage holders make higher mortgage payments after renewing at higher interest rates. Regional differences exist across Canada, with the Greater Toronto Area and the Greater Vancouver Area exhibiting the greatest signs of stress.

Changes to the economic environment, such as increases in unemployment rates and uncertainty driven by potential U.S. trade protectionism, could lead to more vulnerable segments of the market being unable to service their mortgage debts. These developments could hamper the recovery of the housing market and stabilization of RESL risks. ■

EDITORIAL POLICY

The RIMS Canada Newsletter is a publication of the RIMS Canada Council and is published periodically throughout the calendar year. The opinions expressed are those of the writers and volunteer members of the RIMS Canada Newsletter Editorial Committee. Articles submitted to the RIMS Canada Newsletter for publication are subject to the approval of the RIMS Canada Newsletter Editorial Committee. Approval of such articles is based on newsworthiness and perceived benefit to the readership. All decisions of the RIMS Canada Newsletter Editorial Committee are final and not subject to appeal. Individuals submitting articles to the RIMS Canada Newsletter hereby acknowledge their acceptance of the RIMS Canada Newsletter Editorial Policy.

EDITOR
Eddie Tettevi
Chief Risk & Compliance Officer
Sandbox Mutual Insurance Company
Email: *etettevi@sandbox.ca*

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