

The CAS as the Gold Standard: Our Future Roadmap

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CAS Board of Directors

Southern California Casualty Actuarial Club
Pasadena, California
December 3, 2015





Our Roadmap for the Future:



CAS Strategic Plan

Long Term Future Vision:

- The CAS will be recognized globally as the premier organization in advancing the practice and application of casualty actuarial science and educating professionals in general insurance, including property & casualty and similar risk exposures.



CAS Strategic Plan




CAS Strategic Plan



Is our roadmap pointing us in the right direction?





**To answer this question,
we were inspired to
redirect and ask and
continue to re-ask the
question...**

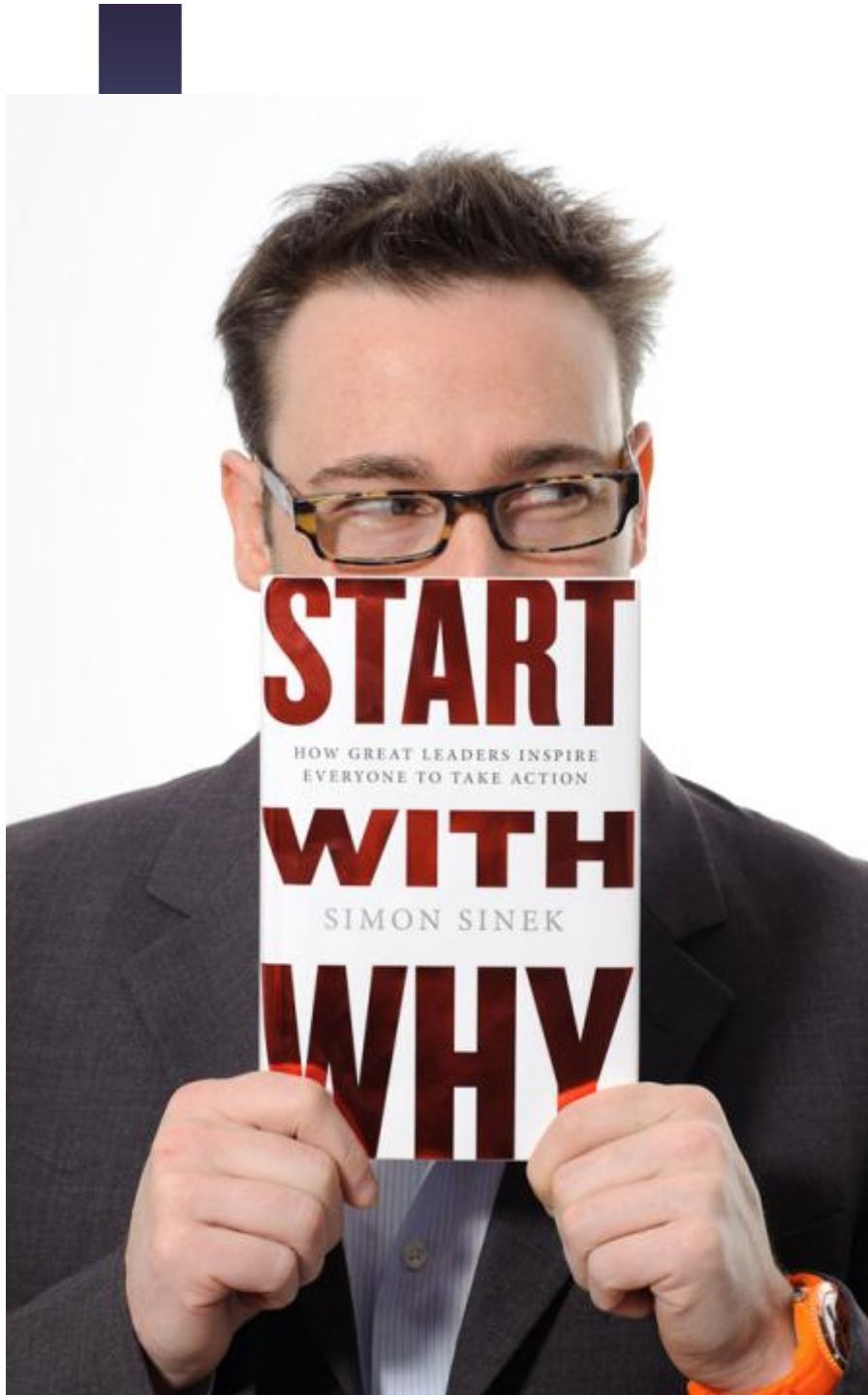
Why Does the CAS Exist?



Why Start With “Why?”

- Inspired by the work of Simon Sinek: If an organization wants to inspire, it must have clarity around why it exists, and then communicate that to its stakeholders.
- Competitive challenges from others and the suggestion that a single U.S. actuarial organization might better serve the needs of members and the public.
- New CAS initiatives under consideration and the need for context to evaluate strategic priorities.





Start With Why

How Great Leaders
Inspire Everyone to
Take Action

Exploring the concepts of the Golden Circle:

Learn your Why at StartWithWhy.com/WhyU

Read Simon's blog at StartWithWhy.com/Blog

Follow Simon on Twitter [@simonsinek](https://twitter.com/simonsinek)

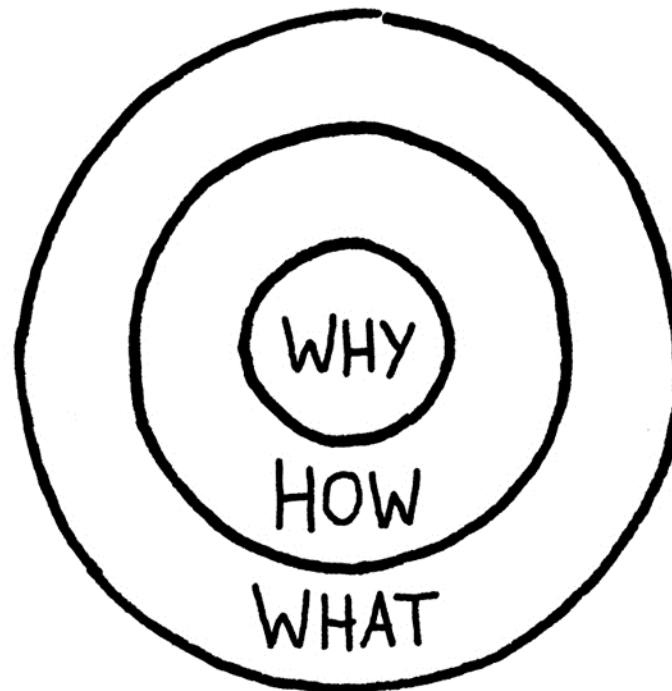
Watch Simon's TEDx talk at TED.com



The Golden Circle

Organizations function on three levels.

What we do,
How we do it
and
Why we do it.



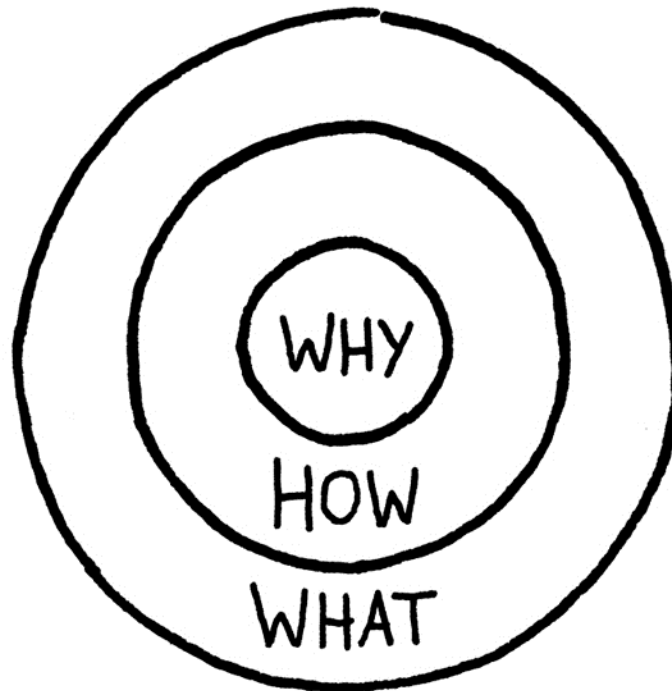
The Golden Circle

What

Every organization knows WHAT they do.

These are products they sell or the services they offer.

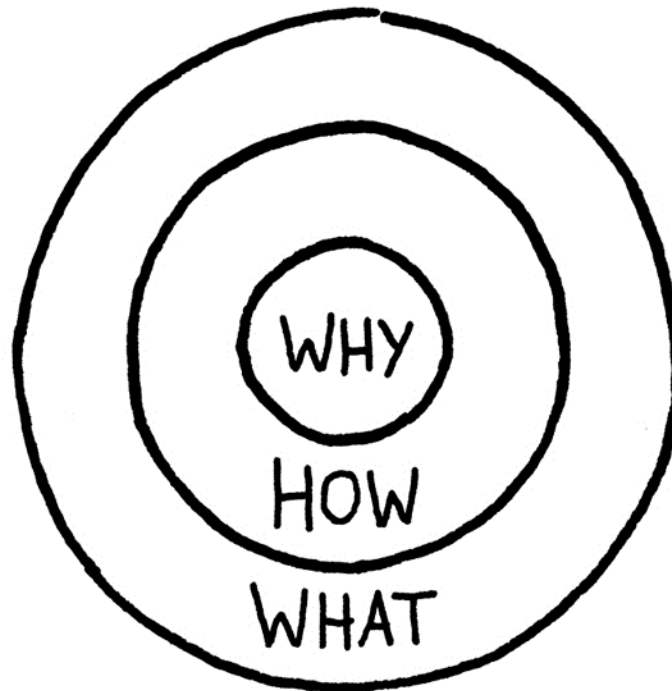
© 2013 Simon Sinek, Inc.



The Golden Circle

How

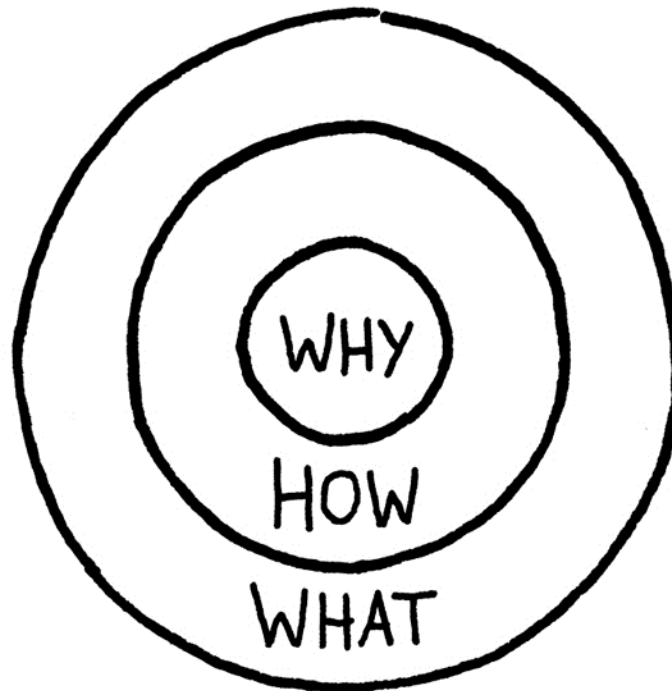
Some organizations know HOW they do it. This can set them apart from competition.



The Golden Circle

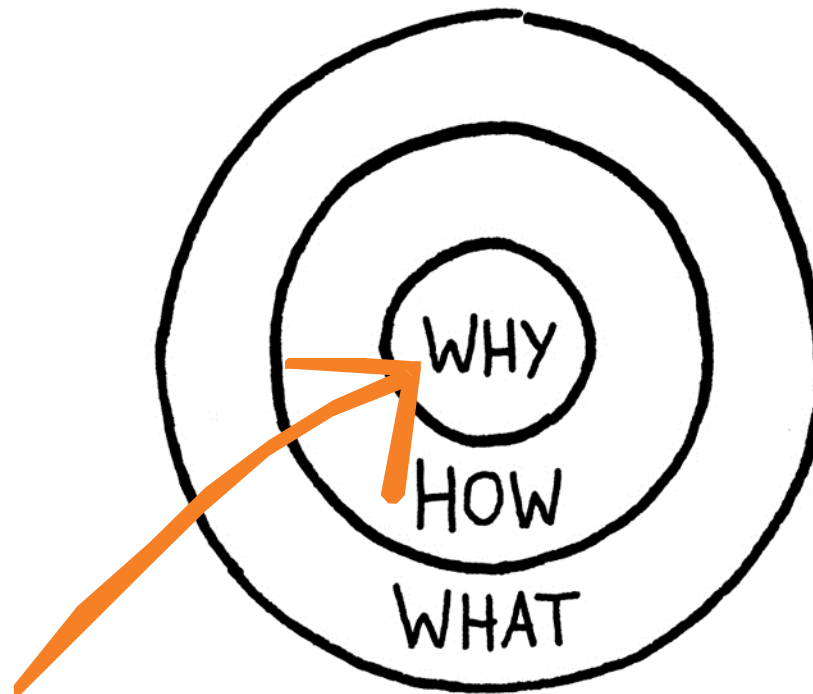
Why

Very few organizations know WHY they do what they do. Why is a purpose, cause, or belief.



The Golden Circle

We naturally communicate from the outside-in – from the clearest thing to the fuzziest thing.

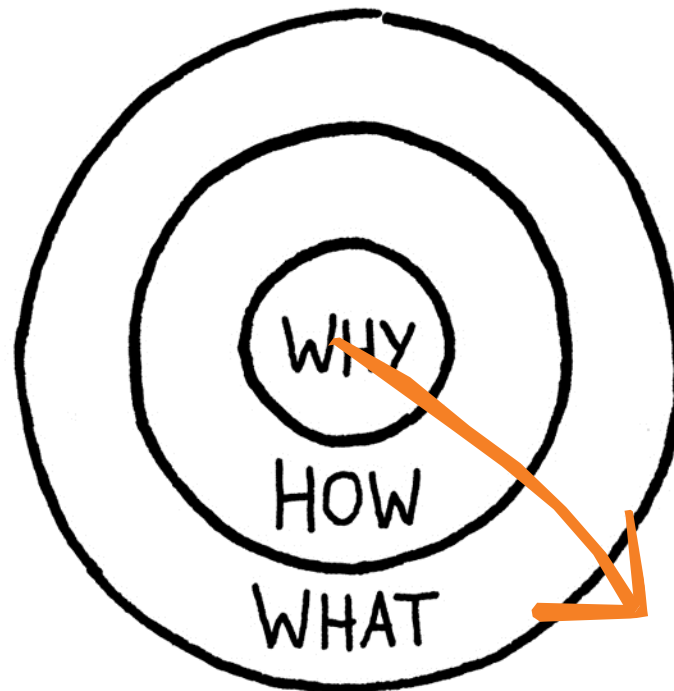


We tell people WHAT we do,
we tell them HOW we're different,
and then we expect a behavior like a purchase.



The Golden Circle

Organizations with the capacity to inspire think, act and communicate from the inside-out. They start with Why.



When we communicate our purpose first, we communicate in a way that drives behavior. It literally taps the part of the brain that inspires.



Why Start With “Why?”

- To avoid reinforcing a bias for the status quo.
- To evaluate changes in strategic direction.
- To achieve the right culture within the organization, giving everyone a consistent sense of purpose.



Who is using the below

With our policyholders we are engaged in a great mutual enterprise. It is great because it seeks to prevent crippling injuries and death by removing the causes of home, highway, and work accidents. It is great because it deals in the relief of pain and sorrow and fear and loss. It is great because it works to preserve and protect the things people earn and build and own and cherish. Its true greatness will be measured by our power to help people live **safer, more secure lives.**





Why Does the CAS Exist?



Why Does the CAS Exist?

The CAS exists to foster a vibrant community of specialist professionals, who are trusted to help society make better decisions, with greater confidence, in the face of risk and uncertainty.



We believe...

We believe that many types of risks, and the uncertainties surrounding them, are sufficiently complex that actuaries should be trained as specialists in them, via a focused professional education and qualification program such as that supported by the CAS.





We believe...

We believe that by focusing on its core and evolving skillsets, the CAS offers its members a strong sense of community.



We believe...

We believe the CAS (and the ACAS and FCAS designations it offers) serves as the tangible representation of our brand as specialist professionals; and the CAS must therefore be vigilant regarding the brand attributes articulated above that are critical to the success of the profession.





We believe...

We believe that advancing actuarial methods, to take advantage of emerging technology and broader innovation in actuarial practice, is critical to the long-term success of the profession.



We believe...

We believe that, while the core of actuarial practice lies within the context of financial security systems where our members have a special role to play, the CAS must also support its members who have extended actuarial practice into broader areas.



We believe...

We believe that actuaries have a unique value proposition that make us the best choice for work in these areas, and that the CAS, possibly in coordination with other actuarial organizations, should convey this value proposition to relevant stakeholders. At the same time the CAS must be open to discussions with these other disciplines about common interests and possible linkages, to the extent they would benefit members and other stakeholders.



We believe...

We believe that, in collaboration with country-specific actuarial organizations, the CAS can foster a global community of risk specialists that will meet the needs of the global market.





We believe...

We believe that our risk domain encompasses, broadly, any risk that may cause injury to people or damage to property, or otherwise entail uncertain extra costs or diminished gains.



We believe...

While the distinction between various risk domains may appear to be constructed merely to define our domain, we believe that the distinction is real, fundamental, and important; because it reflects meaningful distinctions in the analytical approaches and problem solving skills used.



Why Does the CAS Exist?

The CAS exists to foster a **vibrant community** of professional actuaries; with expertise in property, casualty and related risks; who empower society to make better risk-related decisions and assuring the soundness of mechanisms used to finance risks.



We believe... (Key Themes)

- Specialists
- Community
- Professionalism
- Advancement and Innovation
- Traditional and Non-Traditional Areas
- Collaboration
- Global





We believe...

We believe that advancing actuarial methods, to take advantage of emerging technology and broader innovation in actuarial practice, is critical to the long-term success of the profession.





Introducing The CAS Institute



Robert Wolf, FCAS, CERA, MAAA
[SCCAC Winter Meeting]
[Pasadena, California]
[December 3, 2015]



What is The CAS Institute?

- Subsidiary of the Casualty Actuarial Society
- Provides credentialing and professional education to quantitative specialists in selected areas, such as:
 - Predictive Analytics / Data Science
 - Catastrophe Modelling
 - Capital Modelling / ORSA analysis
 - Quantitative Reinsurance Analysis
 - Other analytics and quantitative specialties



Why was The CAS Institute Created?

- To meet a market need for specialization
 - Actuaries working in advanced analytics and data science
 - Data scientists working in the insurance industry
- Opportunity to serve professionals in practice areas where quantitative skills overlap with actuarial skills
- To allow the CAS to continue its focus on credentialing property and casualty actuaries



How are the CAS and The CAS Institute Different?

Casualty Actuarial Society	The CAS Institute
Independent professional society	Wholly-owned subsidiary of CAS
Premier credentialing and professional association for property and casualty (P&C) actuaries	Offers specialty credentials in selected quantitative practice areas that target both actuarial and non-actuarial professionals
For actuaries working primarily in the insurance sector	Will span multiple sectors, including insurance and risk management



How will the CAS Institute Credentialing Process Work?

- Candidates will follow a relevant course of study, including self-study programs that meet specified learning objectives for practicing in the subject matter area for any given credential.
 - Knowledge and competency assessments will include examinations.
 - May grant credit for previously completed academic courses, academic degrees, professional technical papers, or other evidence of practical specialized knowledge and experience.



How Will the CAS Institute Ensure the Quality of its Credentials?

- Overseen by an expert panel comprised of industry specialists and thought leaders in relevant quantitative practice areas.
 - Creates the curriculum
 - Sets competency levels
 - Directs development of educational materials
 - Oversees high-quality examination and scoring
 - Establishes eligibility requirements for each specialty credential
 - Establishes experienced practitioner pathway



What Value will The CAS Institute Credentials Provide to Candidates?

- Provides recognition and evidence of expert, specialized knowledge.
- Demonstrates knowledge of practical applications specific to the insurance industry.
- Sets candidates apart from other professionals.
- Enhances skills and provides opportunities for additional job duties to help advance careers.
- Provides a platform for a community for quantitative professionals working in the insurance industry.
- Establishes professionalism standards (e.g., code of conduct, CE requirements).





Strategic Alliance



What is the Relationship between the CAS and The Institutes?

- CAS will contract for certain services from The Institutes to accelerate the delivery of The CAS Institute program
 - Credentialing exams for quantitative specialists
 - State-of-the-art methods for delivering professional education
- Relationship will enable complementary offerings for professional education to the insurance and risk management industry
 - Application of data analytics in the industry
 - Actuarial and underwriting collaboration





CAS Institute

- New credentials and specialized professional education for quantitative professionals (including actuaries)
- Credentials:
 - predictive analytics (2016)
- Additional credentials to follow, eq:
 - catastrophe modeling
 - capital modeling
 - quantitative reinsurance analysis



CAS Institute


- Credentialing will include:
 - self-study programs
 - examinations
- Program will be overseen by a panel of industry thought-leaders who will:
 - create the curriculum
 - direct development of materials
 - oversee examination quality
 - establish eligibility requirements



CAS Institute

- Eligibility requirements will consider
 - academic degrees and relevant coursework,
 - published papers
- Professionalism
 - code of conduct
 - guidelines for continuing professional development.



- 
- Partnering with the Institutes:
 - For state-of-the-art methods for delivering professional education

Please visit TheCASInstitute.org



CAS Strategic Plan



Basic Education

Key Objectives

- Continue to refresh Syllabus learning objectives
- Enhance the use of technology
- Improve communications and relationships with candidates and academics



Basic Education: Syllabus

- Continue to refresh Syllabus learning objectives to reflect skill sets necessary for future actuaries
 - Increase Statistics content and decrease less relevant material
- 2015: New Exam S (Statistics and Probabilistic Models)
 - Replaces Exam ST, Exam LC, and VEE Statistics
 - 4-hour multiple choice exam
 - Covers undergraduate-level statistics topics on the current Exam ST, Exam LC, and VEE Statistics syllabi, plus other topics (introductory generalized linear modeling)
 - Will be offered in Fall 2015



Basic Education: Technology

- Admissions Technology Task Force aimed at finding solutions to allow candidates to take exams in more real-life situations:
 - Word for responding to an essay questions
 - Excel for crunching through a reserving triangle
 - R to develop predictions on large databases for Stats exams
- May also change how we grade, and may evolve to using more multiple choice questions on upper level exams



Basic Education: Communications

- Increased communication with candidates
 - Audit of Candidate Communications
 - Market Research with Candidates
 - To help the CAS understand challenges and expectations of candidates
 - Telephone interviews with 20 candidates
 - Online Survey: 811 responses (26% response rate)
 - Formation of Candidate Advisory Panel



Basic Education: In Summary

- Constantly being adapted and refreshed
 - Emergence of new P&C risks and coverages
 - New era of Big Data and Big Data methods
 - Evolving expectations on the part of students on how educational content is delivered and tested
- Curriculum reflects experience of practicing actuaries who understand what is required to practice in casualty actuarial field



CAS Strategic Plan



Continuing Education



Strategy:

- Continuing professional development programs will support the needs of all members globally in established and emerging areas of expertise



Continuing Education

Key Objectives

- Increase the involvement of non U.S.-based actuaries in continuing education opportunities
- Increase the use of technology to deliver interactive programs
- Solidify partnerships with other organizations that work closely with CAS members in common business sectors



American Academy CE Requirements

- 30 hours per year overall
- All hours must meet the “relevant” definition
- At least 3 hours of the 30 hours in professionalism
- At least 6 in “organized activity”
- At least 15 hours directly in your practice area, including 6 hours of organized activity if you sign an NAIC opinion
- Documented each year and documentation kept for 6 years
- Documentation must be detailed enough to verify above. (Use the form in the Standard.)
- Document more than the requirement if you have it. A reviewer may disagree with some. There is some ability to carry forward.
- CAS requests, reviews, and provides comments on the documentation of 1% of membership per year.
- Read the American Academy US Qualification Standard. There is more!



CAS Strategic Plan



Influence and Outreach



Strategy:

- The CAS will reinforce the value it brings to its stakeholders
 - Stakeholders: Members, Candidates Employers, Academics, Students, Regulators



Influence and Outreach

- Focus to Date:
 - Relaunching the CAS Brand
 - University Engagement
- Strategic Focus for 2015:
 - Enhance the value of the CAS credential among employers and principals
 - Continue to enhance relationships with universities



Enhancing Value with Employers

Employers Advisory Council (EAC)

- Forum that allows the CAS to:
 - stay attune to employers' expectations for their actuaries
 - receive input on CAS performance in delivering on those expectations
- Made up of practice leaders from employers of casualty actuaries

On-site Meetings with Large Employers

- In person meetings with chief actuaries, lead actuaries and their CAS members
- Open dialogue similar to EAC



Enhancing Relationships with Universities

- University Liaison Program
- Academic Central
- Student Central
- CAS Curriculum Guide
- CAS Case Studies



University Liaison Program

University Liaisons support universities by:

- **Making campus visits** and presentations to students and faculty
- **Talking with students** on an individual basis
- **Advising faculty** on curriculum
- **Serving on an Advisory Board** at the university
- **Advising the universities** on CAS opportunities, educational system, and materials available
- **Encouraging attendance** at CAS functions

363 CAS members supporting 322 schools.



Academic Central

- Membership is free to academics teaching actuarial science or related courses
- Membership Benefits include:
 - **Online community** for P/C insights
 - **Resources** including the CAS Curriculum Guide, Case Studies, CAS publications
 - **Complimentary CAS meetings, seminars and webinars**

260 academic members from 156 schools.





STUDENT CENTRAL

FOCUSED ON YOUR FUTURE

CASstudentcentral.org



CAS Student Central

Membership program for university students:

- **No membership fee**
- **Resources** including P&C internship listings, CAS Curriculum Guide, Case Studies, Online Community
- **Free webinars** created specifically for students
- **Free networking events** including student programs at CAS Meetings and Seminars

3,020 student members from 357 schools.



STUDENT CENTRAL

FOCUSED ON YOUR FUTURE

About the CAS ▾

About Our Profession ▾

Classroom to Credentials ▾

News & Updates ▾

Contact Us

▶ About CAS Student Central

▶ Study Tools

▶ Career Resources

▶ Online Community


Explore P&C Internship Opportunities




Tweets



 **CAS Student Central** 2 Oct
@CASstudent
Learn About Exciting New Content and Resources on CAS Student Central in the New Future Focus Blog Post. ow.ly/CckSd

 **CAS Student Central** 1 Oct
@CASstudent
Register for November Exams P and FME by October 2nd. ow.ly/Ca2GL

 **CAS Student** 25 Sep

Tweet to @CASstudent

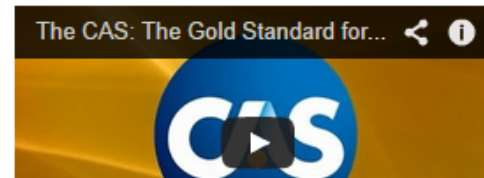
[CAS Student Central News](#)

[Future Fellows Newsletter - June 2014](#)

Join Us

CAS Student Central is a membership program for university students interested in pursuing an actuarial career. Join the community of students from nearly 200 universities who have already joined this free membership program and gain access to:

The CAS: The Gold Standard for P/C Actuaries

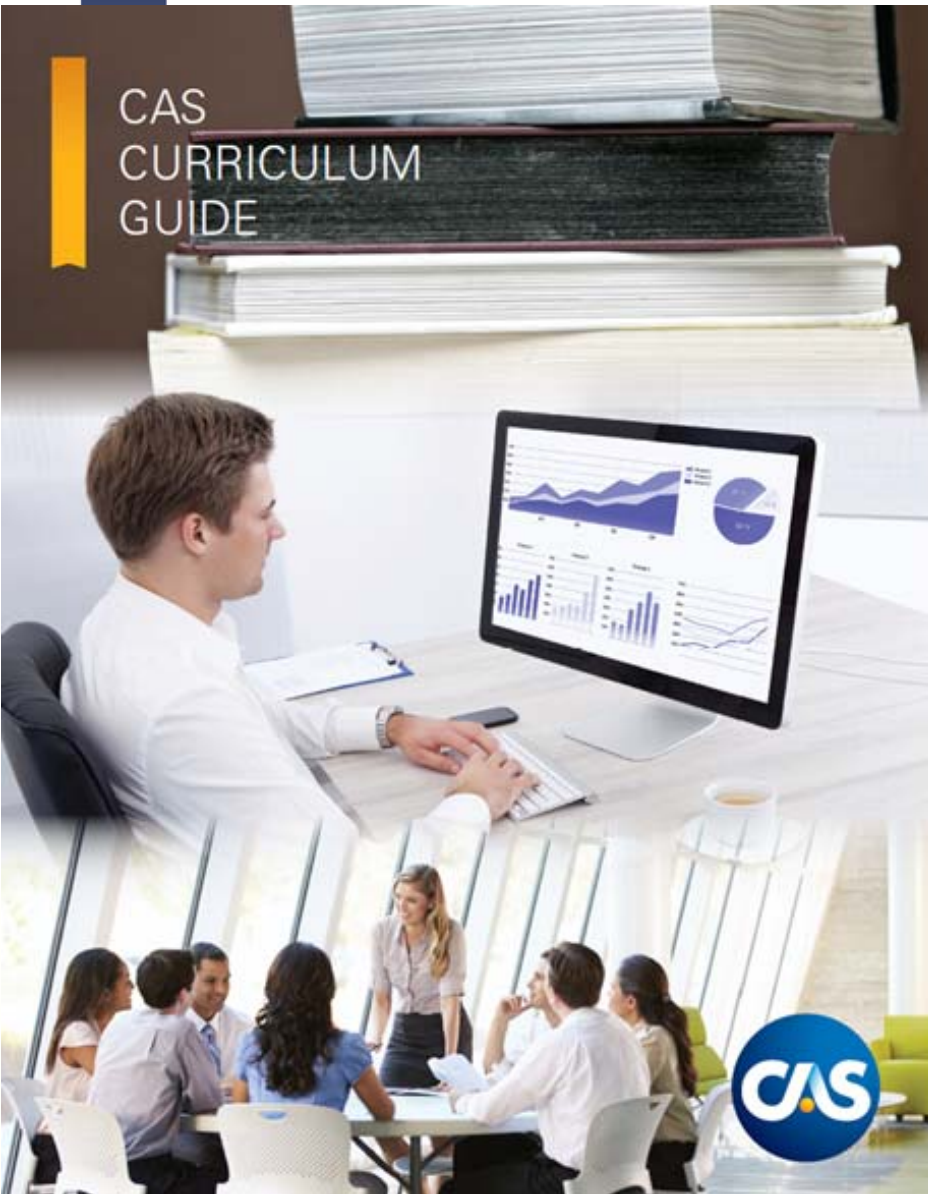


Puzzler

Find a new brain twister here every month. We'll post a variety of puzzles that challenge your mind, stretch your thinking and hone your problem-solving skills.

Check out this month's puzzler and submit your solutions to CASStudentCentral@casact.org.

CAS CURRICULUM GUIDE



CAS CURRICULUM GUIDE

This guide has been developed to help students and faculty build a stronger understanding of the academic strengths, technical tools and personal skills successful actuaries possess. Students can use the guide to identify experiences to seek out while in college to help them prepare for a future career as an actuary, specifically as they embark on the path to earning actuarial credentials through the Casualty Actuarial Society. To that end, the guide makes references to preparing for and taking professional actuarial examinations and other requirements for earning CAS credentials. The complete set of requirements for earning CAS credentials, which are recognized as the gold standard for property/casualty actuaries by employers and regulators, can be found as an appendix of the guide.

For faculty, this guide provides an overview of the key academic topics to cover in an actuarial curriculum and can help identify experiences that can be worked into a classroom to help their students develop the skills needed to hit the ground running in the business world. Links to examples of existing actuarial science courses and curricula offered at various types of universities are included in the appendix.

The guide is separated into three main sections:

1. Academic Foundation:

The academic subjects that are the building blocks of actuarial work

2. Technical Toolkit:

Important tools that help actuaries solve challenging business problems

3. Workplace Readiness:

The skills that help new employees make an impact on the job day one

Each main section is comprised of several subject/skill subsections that include:

1. Description and Importance:

What it is and why it's important for an actuary

2. On the Job:

An example of where the subject/skill is needed in the workplace.

3. Experiences:

Experiences a student can seek out or faculty can provide that will help prepare students for success as an actuary

This guide was developed by the University Engagement Committee. Any questions or comments pertaining to the guide can be sent to: office@casact.org

Academic Foundation

Mathematical Base
Probability Theory
Financial Mathematics
Statistics
Core Actuarial
Economics
Finance
Risk & Insurance

Technical Toolkit

Statistical Analysis
Data Manipulation
Programming Skills
Microsoft Office

Workplace Readiness

Presentation Skills
Teamwork Skills
Project Management
Business Writing
Ethics & Professionalism
Business Etiquette
Exam Study Skills

CAS Curriculum Guide

Resources for Academics and Students

ACADEMIC FOUNDATION

Mathematical Base

Calculus

Description and importance

Calculus is the base of all actuarial studies. One cannot understand continuous probability a solid foundation in calculus. Within financial mathematics, calculus concretely est fact that the derivative represents the rate of change and the concept of the integ and the accumulation function. Professional actuaries and statisticians all have a solid background in calculus. All higher level actuarial and statistical courses presume several background courses in calculus.

On the job

Sally works for a company that accepts payments now in exchange for taking on a future liability. She is in charge of periodically reviewing the company's surplus and quantifying the potential impact future interest rate changes might have on that surplus. Surplus can generally be defined as the difference between the present value of the assets and the present value of the liabilities. To evaluate the company's control over the asset cash flows and their liability cash flows, she often uses mathematical concepts such as duration, which is derived from higher order derivatives in calculus.

Experiences

- Take courses in univariate and multivariate calculus to build a strong fundamental concepts and applications.
- Read newspaper and magazine articles to look for applications of calculus in as finance, economics and sociology.

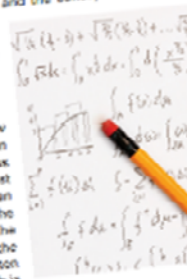
Linear Algebra

Description and importance

Linear algebra, which focuses on the solving of linear equations through techniques, prepares a student for future studies in differential equations. But differential equations have many applications in economics and business. Ac model systems with many equations and many unknowns which can only re by computers using linear algebra techniques.

On the job

Phillip is a casualty actuary. In his day to day work he is usually working data in spreadsheets or databases. This data takes on the form of very lar



TECHNICAL TOOLKIT

Statistical Analysis

Description and importance

"Statistical analysis" refers to the ability to apply statistical concepts and techniques to data, to understand the key results, and to provide guidance to business decision making. Actuaries with strong statistical analysis skills leverage statistical software packages to help organize, analyze, and test large amounts of data, looking for patterns and evaluating their credibility, strength and relevance. Results are often sum communicated to a non-technical audience in order to influence key business decisio

On the job

Sally works for a large insurer who wants to know if detailed driving data o policyholder cars (telematics data) will improve the accuracy of the insurer's ratin loads the telematics data combined with premium and loss experience into a o statistical package to evaluate which, if any, variables can be used to differentiate h policyholders.

To begin, Sally applies variable reduction techniques to 50 telematics variables, so variables that provide the greatest differentiation based on key statistical metrics v the correlations among them. She then develops factors and weights for each vari model that best fits the data. Sally must then communicate to senior manageme model will improve the profitability of the insurer.

Experiences

- Develop an understanding of statistical concepts and techniques, incl hypothesis testing and multiple regression.
- Solve problems which involve ranking the importance of multiple pieces of
- Take a course in SAS, R, Excel or another statistical software package.
- Use data to influence a decision in a student club or organization.

Data Manipulation

Description and importance

"Data manipulation" refers to the ability to summarize, move, join, sort, or from various sources to efficiently and effectively provide the informati business problems. Actuaries with strong data manipulation skills are w answers to urgent inquiries from key business partners and build robust d basis for important analyses.

On the job

Harry works for a large insurer that just completed a multi division proje Risk Management (ERM) data warehouse. As part of the project, Harry



WORKPLACE READINESS

Presentation Skills

Description and importance

"Presentation skills" refers to the ability to orally convey key points effectively to other people, whether in a formal setting such as a lecture, a planned meeting to address a business issue, or an informal meeting with a co-worker or client. Actuaries with strong presentation skills are able to successfully communicate the results and implications of their work to groups of people with varied backgrounds influencing to organize key ideas/ findings and tailor presentations to the target audience – but it is equally important to be able to share your ideas without the support of visual aids.

On the job

Jane works for a large insurer, where she is responsible for performing reserve analysis on the general liability line of business. In the process of her quarterly review she notices a significant increase in the average case reserves on open claims in the past two accident years when compared to historical levels. Jane first discusses her findings informally with her manager who asks her to reach out to the claims department to determine if the increase could be driven by a change in claims handling process. In preparation for the meeting with claims, Jane develops a PowerPoint that summarizes her observations to help facilitate the discussion. She learns that the claims department is actively trying to settle smaller claims more quickly, which helps explain her observations. Jane is able to leverage this key finding in her reserve analysis and formally present her final results to the lead actuary at the end of the quarter.

Experiences

- Present key results of a class project to peers.
- Participate in a group presentation.
- Give a short talk – perhaps without notes – on a subject about which you are passionate or an expert.
- Explain complex concepts to someone less familiar with the topic.
- Leverage presentation software to effectively engage the target audience.
- Use visual aids and props to successfully demonstrate a complex concept/procedure.
- Prepare and use a graph and/or a table of numbers to convey an interesting result of a school project.
- Interview someone about his/her work, and organize your notes to share with a third party.
- Participate in a practice or actual job interview for an actuarial job that you are seeking.
- Attend a lecture and afterwards summarize the most important points to someone else. Also consider: What did the lecturer do that was effective? What could have been more effective?
- Gain experience answering questions about your work.
- Participate in a debate.



CAS Case Studies

Resources for Academics and Students

- Case Study Topics:
 - Probability
 - Catastrophe Modeling
 - Warranties
 - Liabilities
 - Auto Insurance
- Case Studies come with Facilitator's Guide, Presentation Slides, Recording, and Excel Workbook



How can you get involved?

- Become a University Liaison
- Provide internship opportunities
- Sponsor a research opportunity/contest
- Facilitate the availability of data
- Teach a class or speak at an Actuarial Club Meeting
- Serve on an advisory board at a university
- Provide funding for scholarships/programs
- Invite local universities to your regional affiliate meetings
- Career Day/Job Shadows at your company



CAS Strategic Plan



Research



Strategy:

- The CAS will be recognized globally for developing and publishing practical applications of cutting edge research in property/casualty topics.



Research

- Focus to Date:
 - Translation from theoretical to practical
- Strategic Focus for 2015:
 - Increase engagement with other actuarial organizations and professions worldwide
 - increase the depth and breadth of research
 - Creation of task forces on leading edge topics



Actuarial Alliance for P&C (GI & Non-Life)

Framework for collaboration

- Discussions with leaders of other actuarial organizations with P&C/GI/N-L groups
- Increased sharing of current thinking, new challenges, new technologies, and successful practices
- Organization of “best of” papers, articles, presentations, recorded sessions on actuarial methods and solutions for a global audience



Automated Vehicles Task Force

- Task Force will clarify the risks related to this developing technology by:
 - highlighting technological and regulatory developments to the actuarial community
 - performing analyses that further the understanding of the technology's riskiness
 - identifying opportunities to improve the risk identification and quantification process



CAS Strategic Plan



Professionalism



Strategy:

- The CAS will support activities that continue to enhance confidence among stakeholders and that promote the highest quality of work among CAS members.



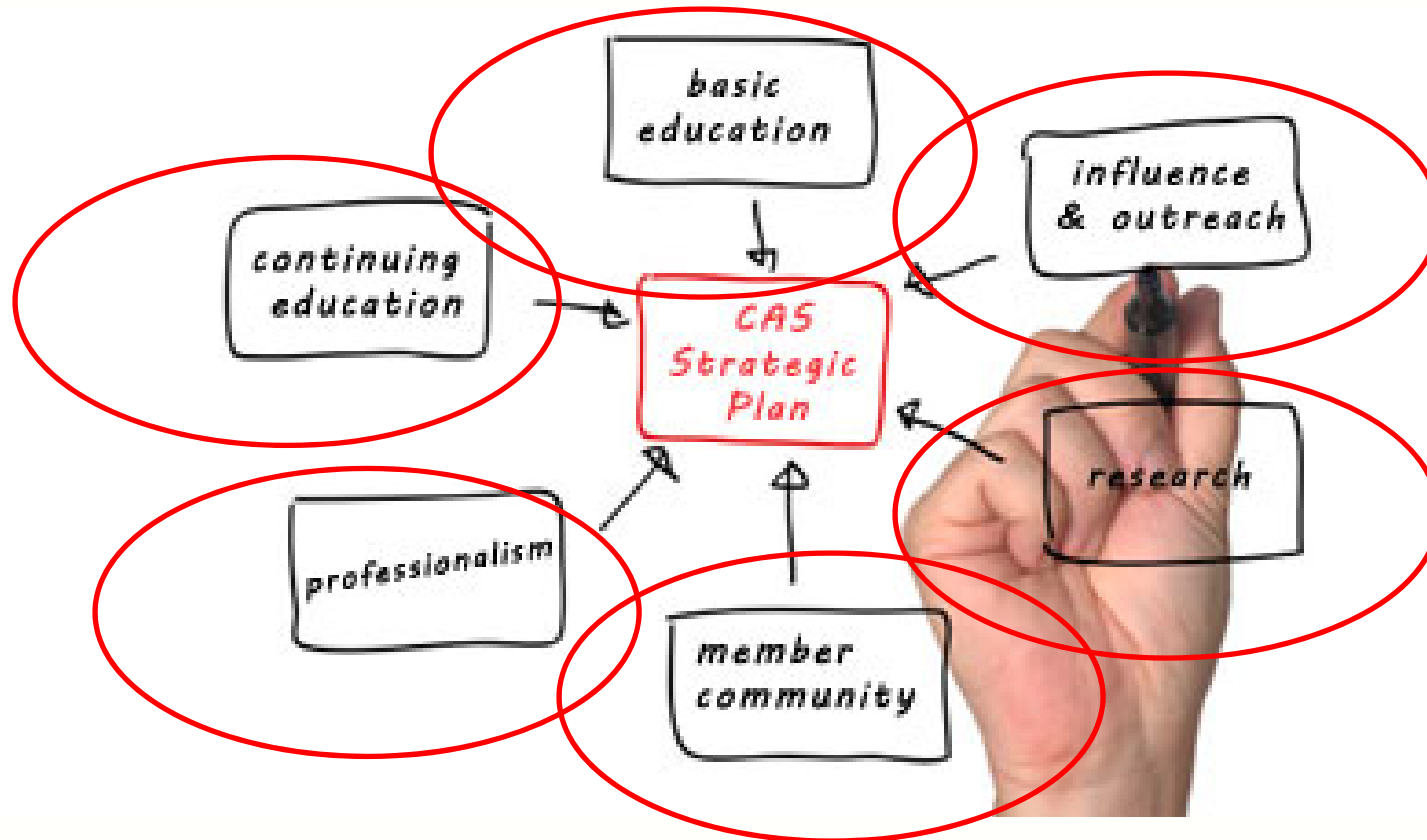
Professionalism

Areas of Focus:

- Clarify CE requirements for CAS members
- Promote awareness of the CAS' s counseling and discipline process
 - Support publication of counseling and discipline cases
- Encourage and support the American Academy in developing
 - a best practices guide for peer review of actuarial work products
 - an ethics guide for casualty actuaries



CAS Strategic Plan



Member Community



- Members will value participation and membership in the CAS community.



Member Community

- Progress to Date:
 - Implementation of CAS Online Communities
 - CAS Membership Survey
- Strategic Focus for 2015:
 - CAS Mentorship Program
 - CAS ERM Special Interest Section
 - Diversity Strategy



CAS Diversity Strategy

- Adopted in March 2015
- Diversity Goal: A multi-dimensional property/casualty actuarial profession through recruitment of talent from under-represented groups.



CAS Diversity Strategy

- The Value of Diversity:
 - Helps the CAS relate to the multi-faceted issues facing today's employers.
 - Builds an array of backgrounds and talents to solve business problems in a modern global economy.
 - Allows the CAS recognize the full horizon of issues that are central to the success of our members, employers, and society.





CAS Innovation Initiative



CAS Innovation Initiative

Objectives:

- Respond to the accelerated pace of innovative ideas
- Foster and promote innovation as a priority for the CAS
- Develop and adopt high value innovations into actuarial practice



CAS Innovation Council

Current Activities:

- Actuarial Innovator Profile Series
- Innovation Leadership Summit
- Master Class on Innovation
- Innovation Deep Dive

Council ensures alignment to the Strategic Plan



Questions and Discussion



**100 Years of Expertise,
Insight & Solutions**

Thank you !!

The best way
to predict the
future is to
invent it.

- Immanuel Kant



**100 Years of Expertise,
Insight & Solutions**