Weaving ERM into Operations	
Spring 2016 CAS Meeting May 17, 2016	
Seattle, WA	
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Your Panel for Today's Session:	
David Ingram, CERA, FRM, PRM, FSA, MAAA Executive Vice President, Willis Re	
Jason Christopherson, CPA, CGA, BAccS, ARe Chief Financial Officer, Mutual Fire Insurance	
Ken Van Laar, FCAS, MAAA Chief Risk Officer, State Compensation Insurance Fund	
Your Moderator for Today's Session:	
David Snow, ACAS MAAA Executive Vice President, Willis Re	
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David Ingram	
■ Works with Willis Re clients to develop & improve ERM practices	
■ Formerly led the S&P initiative to incorporate ERM into insurance ratings	
Has held Executive positions within various insurance companies	
Frequent writer and speaker on ERM	
Current Chair of the US Actuarial Standards Board ERM Committee	
Current Chair of the ERM Task Force of the Actuarial Standards Committee	
■ Graduated from Lehigh University with a B.A. in Mathematics	
CERA, FRM, PRM, FSA, MAAA	
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Ken Van Laar	
Currently Chief Risk Officer at State Compensation Insurance Fund	-
Prior to SCIF Ken was SVP and CUO at CompWest Insurance	
Has held Chief Actuarial roles at Liberty Mutual and Industrial Indemnity	
Started his actuarial career at Transamerica	
Played valuable roles in several regulatory and research groups in California	
■ Workers' Compensation Insurance Rating Bureau of California (WCIRB)	
California Workers' Compensation Institute (CWCI)	
Graduate of the University of California at Berkeley	
FCAS, MAAA	
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Jason Christopherson	
Currently CFO at Mutual Fire Insurance	
 While at Mutual Fire he has been involved in many areas including planning, 	
reinsurance, regulatory compliance and risk management	
Formerly VP of Finance and Corporate Services at Pacific National Exhibition	
where he was instrumental in the resurgence of the company	
Graduated from the University of Calgary with a Bachelor of Accounting	
Science	
CPA, CGA, BAccS, ARe	
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Questions for the Panel	
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Dave Ingram	
How do you align your ERM risk planning with strategic planning?	
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Ken Van Laar	
■What are the key challenges in	
creating a risk aware culture?	-
How do you drive risk awareness through the entire	
organization?	
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Jason Christopherson	
•How has top management reacted to ERM?	
■What has been the most	
supportive reaction? Have there been any negative	
reactions?	
•Any passive aggressive reactions?	
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Dave Ingram	
 Which areas had the best risk management prior to the implementation of ERM? How have those areas reacted to new requirements from ERM? 	
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Ken Van Laar	
 Has your company added any additional formality and reporting around risk limits with 	
ERM implementation?How have operating areas reacted to that?	
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Jason Christopherson	
How has the board reacted?Are they engaged or puzzled or something else?	
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Audience Questions	
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Ken Van Laar	
What are some of the key hurdles faced in moving ERM	
from an academic concept to practical implementation in a	
company?	
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Jason Christopherson	
■Has ERM resulted in any big	
improvements in the management of any individual	
risks?	
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Dave Ingram	
■How can ORSA be used as a guide to help you manage your	
ERM program?	
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Ken Van Laar	
■How would you describe the	
relationship between Internal Audit and Risk Management in	
the ERM process?	
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Jason Christopherson	
AS CRO, how have you interacted with the Chief	
Underwriting Officer?	
•How about with the Chief Investment Officer?	
•How have those interactions differed?	
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Dave Ingram	
What types of total company	
ERM practices has your	
company adopted?	
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