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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 IAA 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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WTTW/PTW APP/PA 7

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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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WTTW/PTW APP/PA 8

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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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WTTW/PTW APP/PA 9

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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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