Welcome!

Webinar:

Risk Management – How to Keep a Business Protected

German American Chamber of Commerce® of the Midwest
(AHK USA-Chicago / Detroit)
Introduction

Nils Schaede
Director, Marketing & Communications
+1 312 494 2169
schaede@gaccmidwest.org
Speakers

Bradley M. Jones
Allianz Risk Consulting MidCorp
Manager – Multi Line Engineering team
+1 312 420 7254
bradley.jones@agcs.allianz.com

Kevin Holland
Lockton Risk Consulting
German Desk Liaison
+ 1 816 726 0783
kholland@lockton.com
Die AHK USA –  
German American Chambers of Commerce
AHK International Representation

47,900 member companies worldwide
GACC Locations

6 Locations | 130 Employees | 200-250 Events per year

Branch Offices:
Detroit, Houston

2,500 Members
Core Functions
Official Representation

- Delegation visits
- General inquiries
- Lectures at associations, universities, etc.
- Facilitation of meetings with public officials
- Consulting days at IHKs
- Briefing of exhibitors at trade shows in the US
- And much more…

Partnerland USA, Hannover Messe 2016

BDI, RGIT & GACC Midwest, Bosch Connectory, 2018
Services provided to companies
Publications

GACC Midwest Report (Annual)

Membership Directory (digital and print)

German American Business Outlook (Annual)

German American Trade Magazine (Quarterly)
Membership Organization

- ~ 850 Members
- Events and networking in the entire Midwest; over 50 events each year
- German American Business Awards
- Economic studies
- Referrals
- Public Representation
RISK MANAGEMENT – HOW TO KEEP A BUSINESS PROTECTED

GERMAN AMERICAN CHAMBER OF COMMERCE OF THE MIDWEST

October 22nd, 2019
Brad Jones – Allianz
Kevin Holland – Lockton
Brad Jones leads the Allianz Risk Consulting MidCorp Multi Line Engineering team in the US and Canada. His team of 14 engineers understand the exposures of commercial operations to offer customized solutions and reduce risk for our clients.

He has over 25 years of safety and risk consulting experience including 7+ years in management. He has also overseen the development and maintenance of Loss Control Management systems and support tools.

In addition to safety and risk consulting and general management experience, Brad’s area of specialty include contractual liability, plastics processing, slip/falls, Industrial Hygiene, casualty, and property.

Brad holds a double Bachelor of Science Degree in Plastics and Safety engineering from Illinois State University.
Kevin Holland
German Desk Liaison
kholland@lockton.com
Cell: +1.816.726.0783

Kevin is a risk consultant specializing in cross-border, primarily German, and engineering risks.

He has 12 years on the Lockton Global Solutions team, most recently as a Practice Leader, and is responsible for developing relationships in the industry to bring Lockton’s diverse and specialized resources to more firms.

Lockton offers clients a German desk experience with Andreas Schroeder, a native German with 11 years of experience in the USA as a risk manager for a large chemical firm and more recently as the German desk primary contact. Andreas is supported by a variety of teams in the USA who offer industry specialization and access to the 7,500 Lockton Associates in 24 countries.
AGENDA

01 RISK MANAGEMENT
02 SOLUTIONS
03 EXPOSURES
04 PRODUCTS LIABILITY
05 WORKERS COMPENSATION
06 PROPERTY
07 CYBER
08 QUESTIONS
RISK MANAGEMENT COMPONENTS

- Exposure identification
- Vulnerability assessment
- Risk determination (probability/severity)
- Solution alignment
- Cost benefit analysis
- Prioritization
- Implementation
SOLUTIONS

- Avoidance
- Reduction
- Sharing
- Retention
EXPOSURES

- Key areas of exposure
- Financial liability
- Legal (Civil) liability
  - Products
  - Public
  - Employees
  - Property
PRODUCTS LIABILITY

- Design
- Materials
- Production
- **Warning/Labelling/Instructions**
- Quality
- Recall
PRODUCTS LIABILITY

- ‘What does the law allow’ vs ‘What went wrong’
  - ‘deep pockets’
- Jury Trial - He/she who tells the best story wins the case
- Local jurisdictions vary GREATLY
  - liability and settlements – VENUE
  - Discovery rules
  - Length of time for reporting a claim
- NY Labor Law
- CT snow removal contractors
WORKERS COMPENSATION/EMPLOYERS LIABILITY

- State laws
- Federal and state OSHA (workplace standards)
- Employee focused
  - employee is injured until proven otherwise
- COSTLY if mismanaged
- Auto accident
- Align WC strategy Employee benefits strategy
### North America:
- Reactive
- Focus is on NFPA standards
- Automatic protection/detection systems
- Water, water, water….

### Global:
- Proactive
- Compartmentalization
- Manual fire brigades
- Construction
- Cyber Events: all organizations have exposures
- Industry 4.0
- Cyber insurance: What can I buy?
- Intellectual property
  - Yours and your customers
QUESTIONS
Thank you for your attention!

**Nils Schaede**  
German American Chamber of Commerce® of the Midwest  
Director, Marketing & Communications  
+1 312 494 2169  
schaede@gaccmidwest.org

**Bradley M. Jones**  
Allianz Risk Consulting MidCorp Manager – Multi Line Engineering team  
+1 312 420 7254  
bradley.jones@agcs.allianz.com

**Kevin Holland**  
Lockton Risk Consulting  
German Desk Liaison  
+ 1 816 726 0783  
kholland@lockton.com