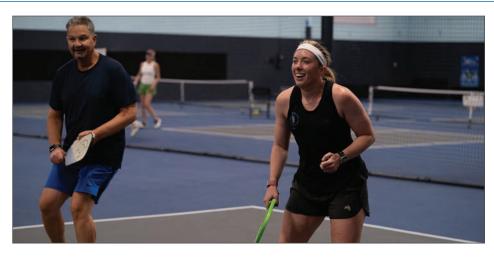


SHOWDAILY







Spencer Gathers Pickleball Enthusiasts for a Good Cause

by Tandeka Nomvete

he second annual Spencer Pickleball Social, this year sponsored by CNA, was a resounding success, bringing together avid pickleball players and fans from all over the country for a day of fun and friendly competition. The event, which took place on May 4, was held at the Coronado Island Marriott Resort & Spa Pickleball Courts.

Players of all skill levels were welcome to participate in the tournament, which featured clinic and open play for beginners. In addition to the on-court action, there were also plenty of opportunities for socializing and networking, along with prizes for the top players.

But perhaps the most important aspect of the weekend was the amount of money that was raised for the Foundation. Thanks to the generosity of the participants and sponsors, the 2024 Spencer Pickleball Social was able to raise a total of \$20,000 for future leaders of the risk management and insurance profession.

"We are thrilled with the success of this year's event and grateful for the outpouring of support from the pickleball community," said Executive Director Megan Miller. "The funds raised will go a long way toward helping us provide essential programs

and resources to our industry's students. We can't wait to see what next year's event has in store!"

Chris and Jaclyn Rosencrans from Philidephia Insurance won first place, along with Brandon Buchanan and Mauro Di Buono in 2nd place at their respective matches.

In addition to title sponsor CNA, the Spencer Educational Foundation would like to thank the following companies for sponsoring this year's social: Key Strategies, Redhand Advisors, Philadelphia Insurance Companies, Allianz, Ankura, At-Bay, North American Risk Services (NARS), QBE, and RIMS.

The Spencer Educational Foundation is a non-profit organization committed to fostering the education and professional development of risk management and insurance students. Since its establishment in 1979, the foundation has been the foremost organization helping students succeed by providing scholarships, grants, and internships to support talented individuals pursuing careers in these fields.

To learn more about the Spencer Educational Foundation and its programs, please visit www.spencered.org. ■



INFINITE OPPORTUNITIES

EMERGENCY BOARD-UP SMOKE & SOOT REMOVAL

WATER EXTRACTION

DEBRIS REMOVAL

CORROSION CONTROL

MOLD REMEDIATION

DECONTAMINATION

ODOR CONTROL

AIR DUCT CLEANING

CONTENTS RESTORATION

DOCUMENT RECOVERY

ELECTRONICS RESTORATION

MACHINERY DECONTAMINATION

MACHINERY REPAIR & REBUILD

ENVIRONMENTAL SERVICES

ASBESTOS & LEAD ABATEMENT

HAZARDOUS WASTE REMOVAL

RECONSTRUCTION SERVICES

GENERAL CONTRACTING

When disaster strikes and things go dark in your building or property, trust the recovery teams at **BELFOR**. We not only respond quickly with more resources and equipment than any other contractor, but we also have the experience and know-how to take care of the problem with little to no hassle to you. Day or night, any day of the year, **BELFOR** is ready to provide the most advanced services and technology to get the job done right. From the floor to the roof, we can handle it all. Bounce back with **BELFOR**.





Discover Infinite Opportunities at RISKWORLD 2024

elcome to RISKWORLD! We're excited to have you here in sunny San Diego. The risk management profession remains crucial given global technological advances, uncertainty, economic volatility, constant regulatory changes, supply chain issues, social risks, and more. Risk professionals must anticipate and mitigate myriad risks, be strong communicators, have a global perspective, think strategically, and much more. Over the next three days, explore the education sessions, networking opportunities, and solutions you need to mitigate risks for your organization.

RISKWORLD offers a range of opportunities to elevate your risk program and career. How will you improve your professional and personal development? Here are some ways you can start:

Get answers to critical questions you've had about exponential technologies like artificial intelligence and virtual reality. In a gripping and insightful keynote on Monday from 8:00 am–9:30 am, author and entrepreneur **Peter Diamandis** will outline

a road map to our near future. Learn how these technologies will transform the biggest industries and affect the way we live and govern. Then supplement your knowledge with sessions from the Artificial Intelligence track, sponsored by CLARA Analytics.

Become inspired by Oscar award–winning actor, director, and activist **Marlee Matlin** at the Leadership Keynote on Monday, 12:00 pm–1:15 pm. Using her life story, Marlee will explain how you can overcome barriers to achieve your goals.

Get an industry outlook from **Evan G. Greenberg**, chairman and CEO of Chubb Limited and Chubb Group, at the Breakfast Keynote on Tuesday, 8:00 am–9:15 am. Hear his insights on the future of risk management and insurance.

Visit the RISKWORLD Marketplace to find providers and products that will help you generate solutions for your organization. There are nearly 300 exhibitors for you to choose from in 77 categories such as claims, crisis management, cyber, disaster recovery, enterprise risk management, investigation services, medical services/providers, risk/

loss control/safety services, staffing solutions, and more.

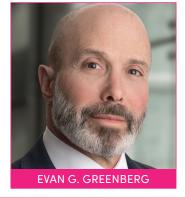
Attend the networking receptions and luncheons in the Marketplace. Build connections and exchange business cards with your peers over some of San Diego's best cuisine. You might just meet your future colleague or business partner.

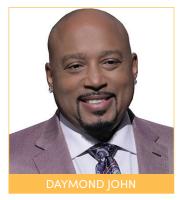
Check out a session at the DEI Studio, sponsored by WTW. Great results are born out of collaboration; make sure that everyone is included. Attend a workshop to increase your cultural knowledge and sensitivity. Sessions include Seeing Color in Police Discretion; Including Individuals with Disabilities in Your DEI Strategy; and DEI Is Not Going Anywhere and Here's Why: The Who, What, Where, When and Why of DEI.

Elevate your entrepreneurial journey with the invaluable insights of closing keynote speaker **Daymond John**, renowned entrepreneur, bestselling author, and TV personality. Gain exclusive access to the strategies that have propelled Daymond to the forefront of the fashion industry and beyond.









Get Social at RISKWORLD 2024

At RISKWORLD 2024, attendees, exhibitors, staff, and industry press will be posting a play-by-play of conference events and activities on social media. Get in on the action and interact with your fellow attendees. Share your photos/experiences and ask questions—we want to hear from you.

Social media sponsor Alliant will also be reporting throughout the conference. Look for their posts on the live social media feed in the Marketplace and on screens throughout the San Diego Convention Center.

In addition, don't forget to download the RISKWORLD 2024 Mobile App to keep up with the latest news and information. Simply download the RIMS Events app and enter the email you used to register for the conference; your password is your badge ID. WTW is the gold sponsor; Alliant is the silver sponsor.

Check out RISKWORLD TV for live updates. You can watch daily recaps, interviews with special guests, event highlights, and coverage on screens throughout the convention center and on RIMS.org. After the conference, videos will be available at RIMS.org.



Follow (and sorget on X and join the conversation using #RISKWORLD



Like @RIMSorg on Facebook and check regularly for event updates and recaps



Post your conference photos on **Instagram** and tag them **#RISKWORLD**





And when it causes major property damage, it's ok to wine.

STOP BY BOOTH 2033

to enter to win a bottle of Silver Oak and learn more about our property damage restoration and general contracting services.









"I love working with professionals who want to transform their industry. My goal at RISKWORLD is to show the audience how the tools becoming available are enabling you to reinvent what you're doing now."

RISKWORLD 2024 Keynote Peter Diamandis

Interview by Justin Smulison

RISKWORLD opening keynote "The Meta-Trends for the Decade Ahead: The Future Is Faster Than You Think," will be delivered by Peter Diamandis, an entrepreneur and self-described "data-driven optimist." Diamandis is the co-author of *Abundance*, a New York Times bestseller, and is the founder and executive chairman of the XPrize Foundation, which leads the world in designing and operating large-scale incentive competitions.

Diamandis joined RIMS to discuss how emerging technologies will impact today's biggest industries and the way we care for our planet.

RIMS: Peter, why are you so excited to kick off RISKWORLD 2024? such extraordinary ways, given our ability to really harness the information from a trillion-

Peter Diamandis: I'm excited because the entire risk profession is about to be transformed through exponential technologies. The impact of computation sensors, networks, Al, robotics, AR, VR, and blockchain will change how we understand, measure, and respond to risk. So, I want people to understand this and get excited about the new business models that will come out of this, as well.

RIMS: How would you describe your delivery or presentation style?

PD: I'm bouncing around the stage for sure. It will be a high-energy keynote and to the extent that I can, I'll make it as interactive as possible.

RIMS: What concepts will you explore with the RISKWORLD audience?

PD: I'll be talking about the data that shows how the world has been getting better on an extraordinary pace over the last century. It's not happening because of better politicians or humans getting smarter, it's a result of these exponential technologies transforming every aspect of our lives.

We'll talk about the meta trends and how technology is transforming energy, communications, and even our lifespans. We'll talk about artificial intelligence, which is the major conversation that should be happening in your boardroom, in your executive suite, and at your family's dinner table. Al is going to change every aspect of our lives—not in a decade or two decades—but in the next two-to-five years.

This will impact business models. I think risk is one of the crucial components of these models, because it can be data-driven in such extraordinary ways, given our ability to really harness the information from a trillion-sensor economy. Al will help us crunch that data to understand not how to offset and pay after a disaster occurs or after someone dies or something burns down but to prevent that in the first place.

RIMS: What do you love about risk management and working with risk professionals?

PD: I love working with professionals who want to transform their industry. My goal at RISKWORLD is to show the audience how the tools becoming available are enabling you to reinvent what you're doing now.

For me, the ability of entrepreneurs and companies to take risks is directly proportional to the amount of advancement we can make in society. If you're stuck not taking risks, you're moving backward, or you've gone sublinear. All the things I've ever done in my life—and the 27 companies I've started—stem from a willingness to take risks.

Everyone in the audience will understand how they provide a buttressing or support mechanism which allows enterprises to go bigger and bolder than ever before. I believe this is the means by which we can make the world a better place. If I can help people see what's possible and get excited about how they support taking risks, that's critical.

RIMS: What is your risk philosophy?

PD: I like to say that the day before something is truly a breakthrough, it's a crazy idea. And taking crazy ideas forward requires taking risks.

Be sure to attend the opening keynote on the Main Stage at the San Diego Convention Center, Monday, May 6 at 8:00 am.

For more with Peter Diamandis, hear him on RIMScast at www.RIMS.org/RIMScast.







Embracing the World: RISKWORLD DEI Initiatives and Happenings

by Joshua Salter, RIMS-CRMP, ARM

growing number of organizations have taken the first step to embed a culture that embraces the value that diversity, equity, and inclusion (DEI) adds. From identifying opportunities for improvement and change, to the introduction of new practices, processes and policies, these trailblazing organizations have made a commitment to ensure that all professionals have a platform and the support to achieve their goals.

RIMS is proud to be one of those organizations. The Society has made it a priority to deliver education, resources, and networking for risk professionals from all backgrounds, experience levels, abilities, and geographic locations to succeed.

At RISKWORLD, RIMS will showcase this commitment, delivering a wide selection of opportunities for risk professionals to exchange ideas, build relationships, dive into meaningful conversations, and identify opportunities to strengthen their organizations' DEI culture.

HERE ARE THE DEI EVENTS AT RISKWORLD 2024:

DEI AFTER DARK: AN INCLUSIVE NETWORKING SOIRÉE — This is the RISKWORLD community's opportunity to celebrate all that is great and important about DEI. The social gathering is a ticketed event that will bring together risk professionals from all backgrounds, abilities, and experiences with proceeds benefitting future DEI programs and initiatives. The celebration is co-hosted by the National African American Insurance Association (NAAIA), the Asian American Insurance Network (AAIN), the Latin American Association of Insurance Agencies (LAAIA), Rainbow Risk Alliance, Insure Equality, the Association of Professional Insurance Women (APIW), and is sponsored by WTW. Tuesday, May 7, 9:00 pm–11:30 pm. Tickets are \$99. Limited tickets available.

RIMS DEI STUDIO — Located at RIMS HQ (booth #943) in the vibrant Marketplace, the new DEI Studio is a dynamic space fostering connection, learning, and idea exchange featuring:

COMMUNITY MEETUPS — A selection of networking sessions that bring together all communities in a safe, inclusive environment. Led by industry leaders from African American, Asian American and Pacific Islander, Latinx, and LGBTQ+ communities, these MeetUps encourage attendees to share their experiences and build valuable connections. Allies are warmly invited to join the conversations held in the DEI Studio.

PEER-TO-PEER LEARNING: CONNECTING AND EXCHANGING IDEAS — The DEI Studio will feature 20-minute educational sessions addressing diversity, equity, inclusion, and accessibility issues in the risk management profession. By attending, the audience will gain insight into how industry experts are addressing these challenges in real-time at their organizations.

WORDLY — WORDLY is Al software that is bound to make RISK-WORLD even more welcoming. WORDLY provides closed captioning in over 30 languages. Accessible on your personal device, this service will be available for all general and education sessions, ensuring a more inclusive experience for all attendees.

In addition to the DEI-focused learning and networking experiences at RISKWORLD, throughout the year, RIMS delivers a selection of webinars, articles, reports, podcasts, and more for risk professionals to learn and accelerate DEI within their organizations. To learn more about RIMS DEI efforts, visit www.RIMS.org/DEI.





The Worldwide Leader in Property Risk Engineering

Risk managers: Impress carriers and gain an edge over competitors.

Brokers: Sell client risk with data-driven expertise.

Carriers: Rest easy knowing you insure good risks and proactive clients.





he Marketplace features nearly 300 exhibitors and thousands of risk professionals traveling from booth to booth. It's an overwhelming experience even for the veteran RISKWORLD attendee. What booths should you visit? In addition to visiting booths related to your organization's industry or needs, we recommend checking out these booths:

Thought Leader Theater (Booth #445)

RIMS Thought Leader Theater (TLT), sponsored by Swiss Re Corporate Solutions, hosts 20-minute interactive discussions on topics such as claims, risk retention, intellectual property, risktech, workers compensation, crisis management, and more.

Innovation Hub (Booth #1645)

Visit the Innovation Hub, sponsored by Hylant, for an educational experience that features exciting 20-minute presentations on developments in emerging risks, claims, and cyber risks.

Global Studio (Room #27)

Strengthen your international risk management perspective in the Global Studio, sponsored by the RIMS-CRMP. Attend sessions such as Decoding Global Risk Trends: A Deep International Dive with Risk Management Associations; The Importance of International Programs in a Growing LatAm Market; and Safeguarding Business Continuity in an Era of Geopolitical Turbulence and Civil Unrest.

RIMS HQ (Booth #943)

Be sure to visit us at RIMS HQ, your go-to place for learning and building valuable connections with RIMS members and the larger risk community. Here are resources you should take advantage of at RIMS HQ:

DEI Studio

Engage, share your experiences, and build connections in the DEI Studio, sponsored by WTW. Hear discussions from industry leaders in the African American, Asian American, Latinx, and LGBTQ+ communities. Attend 20-minute sessions that dive deep into DEI issues in the risk profession today.

Wellness ZENter

Visit the Wellness ZENter, sponsored by Sedgwick, to achieve zen and stay focused throughout your RISKWORLD experience. Sedgwick experts and industry leaders will discuss ideas that can guide your next steps toward health and productivity in the workplace. Sessions will cover healthy habits, mental health awareness, and risk engineering. You can also take a quick break and relax with the help of therapy dogs.

Connections Lounge

You're sure to need a break after walking all over the convention center. Take a load off in the lounge. Network and relax with your fellow attendees as you enjoy complimentary refreshments.

Stop by RIMS HQ to say hello and grab some giveaways—we can't wait to see you! ■



The way we look at it, we have one job to do—making sure nothing stops you from doing yours.



For large companies you represent, dealing with risk can be complex and time-consuming. Which is why it's good to have an insurer like Sentry. We'll help you—and your clients—manage the details by listening, learning, and working together. With an A+ (superior) AM Best rating* for 32 years in a row, we're ready to provide the coverages, claims management, and safety services our shared clients need.

Learn more about how we can help you at sentry.com. Visit us at RISKWORLD booth 345.



*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2023. For details about AM Best's rating scale, see ambest.com/ratings/guide.pdf.

Property and casualty coverages are underwritten, and safety services are provided, by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits, and discounts are not available in all states. See policy for complete coverage details.

90-437B 3442134 3/12/24



Driving Success: Conference Attendees Tee Off to Support RMI Industry Education

by Tandeka Nomvete

any RISKWORLD attendees started their conference experience on the green at the 2024 Spencer-Gallagher Golf Tournament, which took place on Sunday, May 5 at The Grand Golf Course at the Fairmont Grand Del Mar in San Diego. The annual golf tournament raised more than \$130,000 for the Spencer Educational Foundation, the premier organization supporting risk management and insurance education.

"We are so grateful for Gallagher's 32 years of supporting our golf tournament, and to all of our sponsors and players," said Executive Director Megan Miller. "Not only do students benefit from the proceeds raised at this event, but connections are made, and lives can be changed on the course. You never know where the next handshake or putt will take your career!"

More than 144 people representing 37 companies participated in a great day of golf and refreshments at Sunday's annual golf tournament.

Winning the tournament was the foursome of Sean Trujillo from Sean Trujillo MPT Inc, Christina Trujillo, Mark Nakata, and Seth Criner.

Winning longest drive for the women and men were Ryan Breaux from Belfor and David Vahrenkamp from glove sponsor Target Solutions, respectively. The closest to the pin contest, sponsored by Arch Insurance, was also won by Ryan Breaux for the women and Jonathan Cox from Allianz for the men. The longest putt winner was Scott Ernst from Brown and Brown.

In addition to title sponsor Gallagher, the Spencer Educational Foundation would like to thank the following sponsors of this year's tournament: Cotton, Servpro, Expedited Service Partners (ESP), RIMS, Liberty Mutual, Allianz, Target Solutions, AXA XL, CNA, Beazley, Zurich, and Arch.

The Spencer Educational Foundation is a non-profit organization

committed to fostering the education and professional development of risk management and insurance students. Since its establishment in 1979, the foundation has been the foremost organization helping students succeed by providing scholarships, grants, and internships to support talented individuals pursuing careers in these fields. To learn more about the Spencer Educational Foundation and its programs, please visit www.Spencered.org.



TUESDAY PREVIEW

Don't miss these must-attend events tomorrow, May 7!

Spencer & Sedgwick 5K Fun Run

6:30 AM | EMBARCADERO MARINA PARK SOUTH 200 MARINA PARK WAY

Help raise awareness and funds for the Spencer Educational Foundation. Run/walk 3.1 miles along a picturesque waterfront course. On-site registration available.

Industry Breakfast Keynote: Evan G. Greenberg 7:30 AM-9:00 AM | MAIN STAGE

Evan G. Greenberg, Chairman and CEO of Chubb Limited and Chubb Group, shares his insights on the future of insurance and risk management. *Breakfast service ends promptly at 8:00 am.* Sponsored by Chubb

RISKWORLD Community Service

9:30 AM-5:00 PM | LOCATION TBD

Take a few minutes to help out Sharia's Closet by building hygiene kits. Sponsored by ESIS, A Chubb Company

Marketplace Social Luncheon

12:00 PM-1:15 PM | MARKETPLACE, HALLS D-G

Rising Risk Professionals Social Reception 4:00 PM-5:00 PM | RIMS HQ, BOOTH #943

Marketplace Social Reception

4:00 PM-5:00 PM | MARKETPLACE, HALLS D-G

DEI After Dark: An Inclusive Networking Soirée 9:00 PM-11:30 PM | OXFORD SOCIAL CLUB, 435 FIFTH AVENUE

Join us for a memorable evening to celebrate our diverse community. Tickets are \$99. Sponsored by WTW

RIMS Canada Night

5:00 PM-7:00 PM | MARRIOTT MARQUIS HOTEL, TEMECULA BALLROOM



RISKWORLD **Snapshots**







CONGRATULATIONS

Chapter of the Year

Greater Bluegrass

Chapter Award Winners

Saskatchewan and Chicago









San Diego **Things to Do**

by Shauntay Jones

With 70 miles of beaches and countless attractions, San Diego is a blend of natural beauty, cultural vibrancy, and laid-back charm. San Diego's diverse neighborhoods offer a unique flavor, from historic Old Town—the birthplace of California—to artsy North Park. The city has world-class museums, iconic landmarks, and a thriving arts and culinary scene. Make time to explore this exciting city.



USS MIDWAY MUSEUM 910 N Harbor Dr | midway.org | 619.544.9600

Step aboard a piece of history at the USS Midway Museum, located within the iconic aircraft carrier. The museum has an extensive collection of vintage aircraft on the Hangar and Flight decks, interactive exhibits, and engaging self-guided tours. Below deck, you'll experience the daily life of a USS Midway navy sailor from the narrow bunks to the engine control room. Add this museum to your itinerary to learn about the Midway's distinguished service history.



PETCO PARK

100 Park Blvd | mlb.com/padres/ballpark/tours/daily 619.795.5025

Get a behind-the-scenes glimpse of Petco Park with a guided tour. You'll explore areas such as the press box, field warning track, Padres Hall of Fame, and private luxury suites. Learn about the history of the ballpark and the San Diego Padres, as well as the innovative design elements, including the Western Metal Supply Co. building integrated into the ballpark's structure. Tours are \$38 USD.



LA PUERTA

560 Fourth Ave | lapuertasd.com | 619.696.3466

Considered the best Mexican food in San Diego, La Puerta offers creative Sinaloa-inspired recipes that are bursting with flavor. The menu boasts a variety of dishes crafted with fresh ingredients, such as savory street tacos, hearty burritos, and amazing guacamole. Even the drinks feature freshly squeezed juices. Unwind over a delicious meal at La Puerta with its warm ambiance, welcoming staff, and great music.



BREAKFAST REPUBLIC

707 G St | breakfastrepublic.com | 619.501.8280

Start your day off right at Breakfast Republic. The menu includes innovative takes on comfort food favorites, such as the crab & crawfish cake benedict and pineapple upside down pancakes. There are also equally tasty vegan and keto options for health-conscious diners. The restaurant's playful décor and friendly staff contribute to the welcoming ambiance, creating a space where diners can savor the simple pleasures of a delicious breakfast.



RIMS Advocates for You:

2024 Legislative Priorities and Related RISKWORLD Events

by Joshua Salter, RIMS-CRMP, ARM

he evolution and unpredictability of risks have significantly impacted risk professionals' ability to keep businesses operational and resilient. Adding to that challenge is a constantly changing legislative landscape that, too frequently, lags behind today's biggest risks and lacks input from risk leaders.

Year after year, the volunteers who serve on the RIMS Public Policy Committee take action to fix that. The Committee is charged with identifying key legislation that impacts the risk and insurance community and seeking out opportunities to educate lawmakers and congressional leaders to ensure risk professionals' concerns and perspectives are considered.

RIMS Public Policy Committee has identified the following as legislative priorities for 2024:

Data Privacy & Protection: As technology continues to evolve and organizations become more dependent on digital communication and online commerce, RIMS is focused on helping to define a federal framework for protecting privacy and data systems. This effort aims to address a patchwork of state laws that often cause confusion and lessen efficiency, especially for businesses operating in multiple jurisdictions.

National Flood Insurance Program Reauthorization: The National Flood Insurance Program (NFIP) has been reauthorized over 30 times by Congress through a series of short-term reauthorizations. Beyond supporting a long-term NFIP extension, RIMS advocates for flood mapping updates, blanket policies to eliminate the current frictional costs of purchasing separate NFIP policies for each property owned, as well as addressing roadblocks that discourage private insurance companies from entering the flood insurance market.

Freedom to Invest in Tomorrow's Workforce Act (S. 722 / H.R. 1477): RIMS and many other associations are supporting this bipartisan legislation that would expand qualified expenses under 529 savings plans to include post-secondary training and credentialing, such as licenses and professional certifications like the RIMS-CRMP.

Strengthening RISK PAC: RIMS Political Action Committee (RISK PAC) is the only national political action committee that represents risk managers nationwide before Congress. RIMS Public Policy Committee and the RISK PAC Trustees will jointly develop new opportunities to educate congressional candidates and lawmakers about the practice of risk management, share the risk community's concerns and perspectives, and provide financial support to

congressional campaigns that share RIMS views or who are in a position to influence policy.

At RISKWORLD, join RIMS Public Policy Committee leaders Polly James, senior director of risk management at Feld Entertainment, and Lynn Haley Pilarski, counsel, risk management and insurance at General Motors, as they dive deep into this year's legislative priorities and advocacy initiatives. The session is scheduled for Monday, May 6 at 2:30 pm in the Thought Leader Theater.

On Wednesday, May 8, RISK PAC will host a fundraising breakfast at RISKWORLD to honor Jennifer Santiago, the 2023 RIMS President. The event is open to RISK PAC contributors. All U.S. RIMS members are eligible to donate to RISK PAC. To learn more about RISK PAC or to donate, visit www.riskpac.org.

To learn more about RIMS legislative priorities, visit www.RIMS.org/Advocacy. ■



RISKWORLD Snapshots



