



# SHOWDAILY

OFFICIAL RISKWORLD™ COVERAGE



## RIMS Supports Hamilton Families

by Shauntay Jones



The 14th Annual RIMS Community Service Project, sponsored by ESIS, a Chubb business unit, is volunteering with Hamilton Families, a non-profit organization that has worked to end family homelessness in the San Francisco Bay Area for more than 30 years.

RISKWORLD attendees can assist the organization on-site at the Moscone Center. They can visit the Hamilton Families station outside the entrance to the Marketplace on Monday and Tuesday to assemble hygiene kits and snack packs for families who rely on the organization.

Referred to as the “invisible homeless,” homeless families don’t necessarily live on the street—they may stay in motels, shelters, or with another family and continue to go to work or school. Each year, more than 800 families rely on Hamilton Families for shelter, temporary housing, and permanent housing. Due to the organization’s tireless efforts, over 200 families receive permanent homes each year.

“RISKWORLD attendees lean heavily on our host city’s dining, hospitality, and even transportation amenities and it is important that RIMS support the community that plays such an important role in shaping our

attendees’ conference experience,” said RIMS CEO Mary Roth. “On behalf of risk professionals far and wide, I want to thank Hamilton Families for this opportunity to support such a noble cause and commend them for the wonderful work they do helping those in need.”

“Hamilton Families is proud to provide opportunities to families in our community who are struggling to survive and who do not have a place to call their home,” said Kyriell Noon, Chief Executive Officer at Hamilton Families. “We are so grateful to RIMS and the risk management community that is coming to San Francisco for RISKWORLD for taking time out of their conference to recognize this dire problem and show support for our mission of ending family homelessness in the San Francisco Bay Area.”

If you’re interested in getting more involved after RISKWORLD, Hamilton Families has many opportunities. You can volunteer in-person by teaching or tutoring, volunteer virtually by e-mentoring, purchase items from the Hamilton Families’ online store, create diaper bag and school supply kits, and more. Visit [hamiltonfamilies.org/volunteer](http://hamiltonfamilies.org/volunteer) for more information. ■

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**W**elcome to RISKWORLD! We're excited to have you here in San Francisco, home of the Golden Gate Bridge, cable cars, and Silicon Valley. As you know, the risk management profession is more important than ever given the ongoing COVID-19 pandemic, supply chain issues, climate-related 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, discover the education sessions, networking opportunities, and innovative solutions you need to mitigate risks for your organization.

RISKWORLD offers a diverse 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 a new perspective on work. Hear keynote speaker Michael Bush, CEO of Great Place to Work and author of *A Great Place to Work for All: Better for Business, Better for People, Better for the World* at the General Session from 7:30 am–9:30 am. Learn about the "For All" Leadership Model and how equitable workplaces perform better. Then supplement your knowledge with sessions from the Career Development track.

Celebrate our award winners and get fired up with leadership keynote Rachel Sheerin.

In her high energy talk, Rachel will explain how to battle burnout and ensure you're pursuing successes that matter most to you.

Visit the RISKWORLD Marketplace to find providers and products that will help you generate solutions for your organization. There are 275 exhibitors for you to choose from in 75 categories such as crisis management, disaster recovery, enterprise risk management, environmental services, insurers, recruitment/placement firms, workers' compensation, and more.

Attend the networking receptions and luncheons in the Marketplace. Take advantage of this opportunity to network in-person again. Build connections and exchange business cards with your peers over some of San Francisco's best cuisine. You might just meet your future colleague or business partner.

Stay current on the latest issues facing the risk profession at Trending Now sessions. These sessions cover significant innovations and social, economic, legal, and political issues that risk professionals must be aware of and prepared for. Sessions include: *When There's War—Where Is Coverage?*, *Demonstrating the Real Return on Investment of Political Risk Insurance*, and *Global Economic Impact of the Conflict in Ukraine*.

Check out a Diversity, Equity & Inclusion session. 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 *Take the ESG Challenge: Good for Customers, Employees, the Bottom Line AND Your Career*, *DE&I in 2022: Building Resilience Through Diversity and Inclusion*; and *Real-World Actions Behind Diversity, Equity, Inclusion and Belonging*.

Gain inspiration from Peter Leyden, founder and CEO of Reinvent, and former managing editor of *WIRED* magazine. At the Closing Keynote, Peter will explain the fundamental systems change of the next ten years, the big risks and incredible opportunities, and how to navigate this transformation. ■



MICHAEL BUSH



RACHEL SHEERIN



PETER LEYDEN



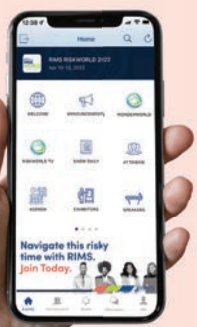
## Get Social at RISKWORLD

At RISKWORLD, 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 Moscone Center.

In addition, don't forget to download the RISKWORLD Mobile App to keep up with the latest news and information. Simply download the RIMS Events app and enter the login information you used to register for the conference. Sedgwick is the gold sponsor; Gallagher and Bahamas are silver sponsors.

Check out RISKWORLD TV for updates and interviews throughout the conference. You can watch daily recaps, interviews with special guests, event highlights, and coverage on screens around the Moscone Convention Center and at RIMS.org/RISKWORLD. ■



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## SESSION SPOTLIGHT

# Leveraging the New RIMS Risk Maturity Model to Close Gaps and Future-Proof Your Program

by Josh Salter, RIMS-CRMP, ARM

The tidal wave of new and dynamic risks has only intensified risk management expectations. This rush of evolving risks has many business leaders questioning *is our company ready for the next big thing?* Similarly, some risk professionals have the same concerns about their risk frameworks' ability to adapt to these sudden changes while, at the same time, continuing to position the organization for future success.

With the pressure on, self-assessment has become more critical than ever before. Risk professionals around the world are grappling with some very difficult questions: Are we effectively identifying our top exposures? Are we facilitating collaboration across the organization? Are our communication channels working? Does our corporate culture integrate risk management thinking into decision-making and strategy processes? Is our program ready to support our business leaders as they move quickly to leverage new opportunities?

Tomorrow, Tom Easthope, Enterprise Risk Manager at Microsoft Corporation, and Carol Fox, the recently retired Vice President of Strategic Initiatives for RIMS, will share the power of the RIMS Risk Maturity Model and its prowess to help answer some of these difficult questions.

The RISKWORLD session—hosted by RIMS Strategic and Enterprise Risk Management Council—will walk attendees through the updated model. The panel will demonstrate the Risk Maturity Model's ability to help risk professionals score their program's strengths, as well as identify the areas that need improvement. Most importantly, with this detailed self-assessment tool, risk professionals will possess the data to benchmark success and track their program's progress year over year.

Developed by risk management professionals and thought-leaders in this space, the RIMS Risk Maturity Model's five pillars and 35 attributes aim to answer many of those difficult self-assessment questions.

Attendees will walk away with the knowledge to assess key functions within their existing risk programs, prioritize investments for greater effectiveness, confirm their program's ability to weather the fast pace of change and, as always, deliver value.

Key to risk management success is knowledge and this session will present a roadmap for attendees to strengthen their organization's risk management capabilities so that the business is ready for whatever the future holds. ■



## RISKWORLD Snapshots



# HOW RESILIENT IS YOUR BUSINESS IN THE FACE OF CLIMATE RISK?

The impacts of climate change are a growing threat to businesses. Explore the SimZone on Tour, a 53-foot tractor trailer, located at Booth #2207 where you can experience climate risks firsthand, and walk away with resources to prevent property loss.

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## FRESH FROM RIMS

# Show Us the Money

by Josh Salter, RIMS-CRMP, ARM

**R**isk professionals got some great news earlier this year. The *RIMS 2021 Risk Management Compensation Survey*—that was released in January—reported a major increase in salaries for risk professionals in North America.

According to the biennial survey, risk professionals at all levels and responsibilities in the United States experienced an average 14.4% base salary increase in 2021 compared to 2019, while Canadian practitioners experienced an average 18.8% increase in the same period.

“With business leaders leaning heavily on their risk management teams to address volatility, disruption, and uncertainty, the importance of investing in this critical business function has never been more apparent,” said RIMS CEO Mary Roth. “Beyond managing adversity, risk professionals are bringing solutions to strategic conversations that empower resilience and drive innovation. These compensation increases reflect the undeniable value risk professionals contribute to their organizations’ success.”

Compared to the 2019 survey, key findings from the *RIMS 2021 Risk Management Compensation Survey* include:

- The median annual base salary for United States risk management professionals in 2021 was \$135,000 up from \$118,000 in 2019; and in Canada it was \$120,000 up from \$101,000.
- U.S. executives with titles and responsibilities most closely aligning with Director of Insurance and Risk Management saw the biggest salary

increase, nearly \$19,000 in the two-year period.

- Both male and female risk professionals in United States experienced similar pay increases, 14.2% and 14.7% respectively; while in Canada, women saw raises of more than double that of men—22% increase for females versus 8.7% for males.



- Risk management certifications and designations are held by an overwhelming majority of respondents, 64% in United States and 84% in Canada.

“RIMS is proud to offer this information, but what you do with the information is what’s important,” said RIMS President

*“These compensation increases reflect the undeniable value risk professionals contribute...”*

—RIMS CEO Mary Roth

Patrick Sterling. “Over the course of the last couple of years, risk management’s value was brought to the forefront. It’s up to this profession to keep this momentum going, to ask for the resources we need, and be rewarded with the compensation that we feel we deserve.”

The survey provides detailed compensation analysis by industry, location, and position for virtually all risk professional positions. It also explores the impact of education, experience, and demographical data on compensation, as well as benefits and additional cash compensation programs available to practitioners.

It was conducted by email and disseminated to qualified RIMS professional members and non-members. It comprises data from 1,213 completed surveys submitted by full-time risk professionals and offers findings for seven different risk management job titles. The *RIMS 2021 Risk Management Compensation Survey* incorporates data from 1,039 risk professionals in the United States and 174 in Canada.

The survey is available to both members and non-members. To order a copy, please visit [rims.org/resources/bookstore](https://rims.org/resources/bookstore). The complete survey is \$250 for members; and \$500 for non-members. ■

## TUESDAY PREVIEW

Don’t miss these must-attend events tomorrow, April 12!

### 8th Annual Spencer/Sedgwick 5K Fun Run

6:30 AM – 8:00 AM | CRISSY FIELD, 1199 E BEACH

Help raise awareness and funds for the Spencer Educational Foundation. Run or walk 3.1 miles and enjoy spectacular bay views at Crissy Field. On-site registration available.

### RISKWORLD Community Service: Hamilton Families

9:30 AM – 5:00 PM | MARKETPLACE ENTRANCE

Assemble hygiene kits and snack packs for Hamilton Families, an organization dedicated to ending family homelessness in the San Francisco Bay Area. Sponsored by ESIS

### Marketplace Social Luncheon:

The Streets of San Francisco

12:00 PM – 1:15 PM | MARKETPLACE

Enjoy some of San Francisco’s best cuisine.

### Marketplace Social Reception: Golden Gate Park

4:00 PM – 5:00 PM | MARKETPLACE

Take a break and reconnect with your colleagues over classic picnic food.





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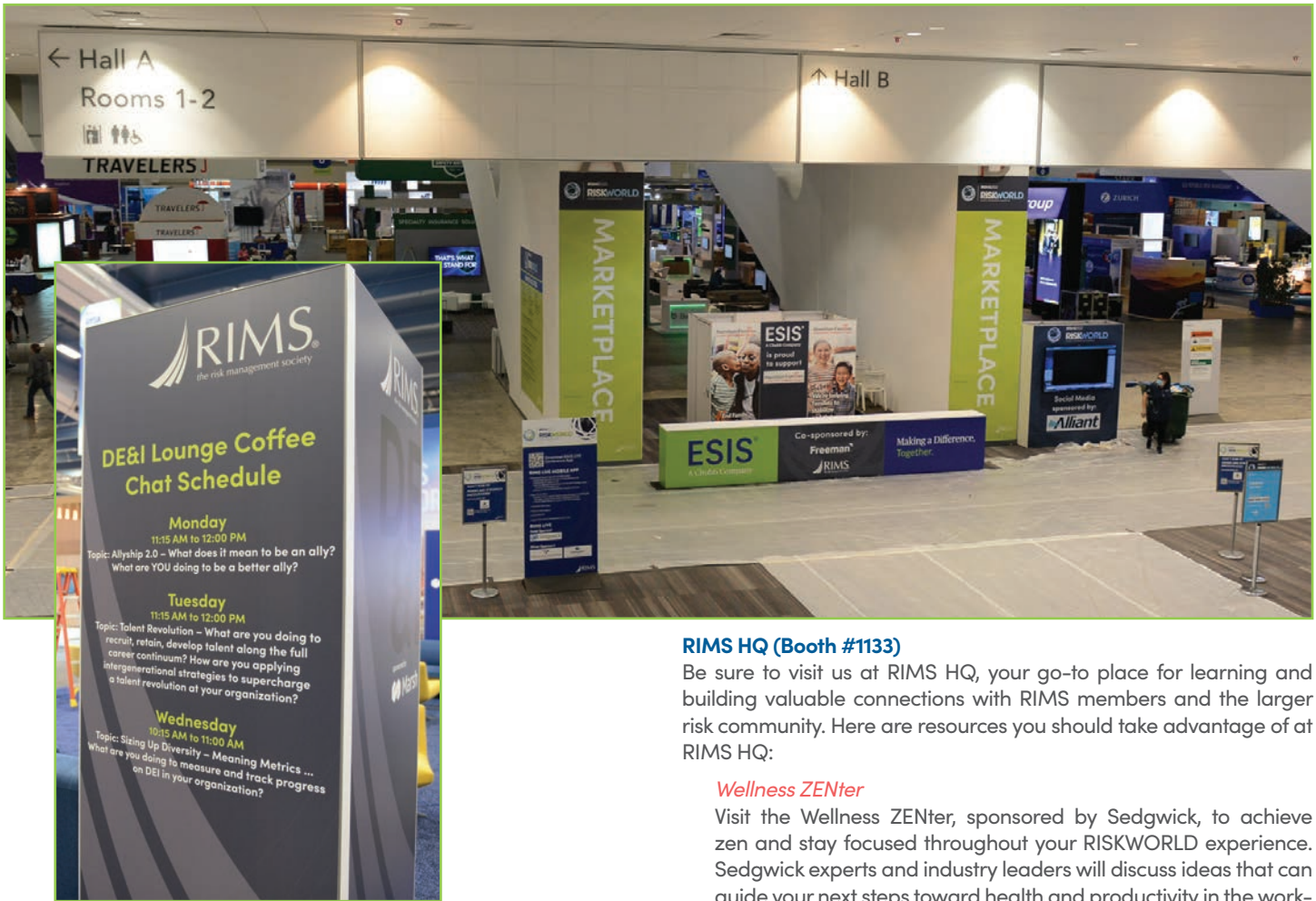
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### RIMS HQ (Booth #1133)

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:

#### 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 managing chronic pain, mental health awareness, and sleep hygiene. You can also take a quick break and relax with the help of therapy dogs.

#### Publications Corner

Grab the latest RIMS publications and reports that will help you become an even more informed risk professional. Recent publications include *Exploring DEI Definitions* and the January/February 2022 and March/April 2022 issues of *Risk Management* magazine.

#### Member Lounge

You're sure to need a break after walking all over the convention center. Take a load off in this exclusive members-only area. Network and relax with your fellow RIMS members as you enjoy complimentary refreshments. Not a RIMS member? Learn how you can join to enjoy this and many other RIMS member benefits.

#### Global Studio

We also recommend that you visit the Global Studio in RIMS HQ (booth #1133) to check out one of our global sessions and learn about RIMS' global development activities. Attend broader sessions such as *Navigating Country Risk in Emerging Markets* or country-specific sessions such as *Effective Use of Captives for Asian Corporations* and *India: Advancing Towards Resilience*.

Stop by booth #1133 to say hello, collect giveaways, and learn more about RIMS—we can't wait to see you. ■

## RISKWORLD Marketplace

by Shauntay Jones

The Marketplace features 275 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 #225)

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 #2035)

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

### DE&I Lounge (Booth #1225)

Stop by the new DE&I Lounge, sponsored by Marsh, located next to RIMS HQ. Participate in coffee chats on top DE&I issues, including allyship, talent revolution, and measuring metrics.

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# Q & A



*“Listening is really about caring. When you listen to a person in a deep way, it is the ultimate show of respect—and not doing it is equally disrespectful.”*

## RISKWORLD Keynote Speaker Michael C. Bush

by Justin Smulison

The RISKWORLD opening keynote will be delivered by Michael C. Bush, the CEO of Great Place to Work and author of *A Great Place to Work for All: Better for Business, Better for People, Better for the World*.

He discussed with RIMS how the pandemic has redefined satisfaction in the workplace and the critical steps that risk professionals can take to increase equity and happiness in their organizations.

**RIMS:** What will you discuss during your April 11th keynote address at RISKWORLD?

**Michael C. Bush:** We’re going to talk about making a connection in a way that people, employees, and clients feel they are cared for. Physical and mental health is a top priority now and risk professionals play a role because there is data and policy to consider. But if you approach it correctly, it can lead to organizational success even during a pandemic or “the great resignation.”

**RIMS:** How has the definition of happiness or satisfaction changed against the backdrop of the pandemic?

**MB:** Prior to the pandemic we could talk about happiness, satisfaction, engagement, and empowerment in one context. COVID has changed that. We were suddenly in a world where people felt like really nobody cared, because they were living a life where there was so much uncertainty. They didn’t know what they needed to do to protect themselves or their family members—physically and financially. This left huge voids because there was economic insecurity on top of all these things. People had to watch their communities suffer as small businesses shut down one after another.

Great companies realized this was a time to care. Therefore, they became the one thing that their employees could rely on. In our interviews, we heard stories of companies sending employees necessities

like toilet paper during shortages and making deliveries to their parents and other instances that were happening at a personal level. Those lucky employees realized their employers actually cared about them as people and not just as an employee. And that led to happiness. The only silver lining from the pandemic was that humanity has surfaced in a way that has connected us all.

**RIMS:** Now that so many professionals depend on remote capabilities to work, how has your perception of active listening changed or evolved over the years?

**MB:** I’ve become a more intense believer in active listening, especially over the last couple of years. It’s not just making eye contact and not just me repeating the last thing you said. Listening is really about caring. When you listen to a person in a deep way, it is the ultimate show of respect—and not doing it is equally disrespectful. If all I’m doing is waiting for someone’s mouth to stop moving to grab tidbits of what they said to make my point, that is not listening. That’s just a spring-loaded response.

Listening, in the way I’m talking about, takes practice. It involves emptying your mind and being humble enough to do that and not holding on to your own point of view so tightly. When your mind is open, you start asking questions and learning starts. And through that exchange something unusual and great happens. People feel safe and will start to say more. You might help someone solve their problem, they might help you, or you might identify a new risk altogether. ■





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## SESSION SPOTLIGHT

## Your Money or Your Data:

## RISKWORLD Presentation Helps You Safeguard Both

Cybersecurity has zoomed to the top of the charts as a priority for risk managers.

"The likelihood of businesses and individuals suffering losses and incurring liabilities from cyberattacks has never been greater," noted Jenny Novoa, Senior Director, The Gap Inc., and a RISKWORLD presenter on Monday, April 11, 1:30 pm, at *Your Money or Your Data: The New Game Plan for the Escalating Risk of Cybercrime*. "The good news is that it's not necessary to be an expert in IT or forensic security to help your organization protect itself."

Not only are the incidents of cybercrime increasing, but their cost is exploding. Consider these facts:

- One in three global organizations said they were the victim of some form of attack in 2021, according to IDC's *2021 Ransomware Study*.
- In just one month in 2021, companies paid more than \$400 million to get their vital information returned to them, more than the amount firms paid during 2020.
- The average amount demanded by cybercriminals increased to \$800,000, up from \$40,000, in just a year.

And it's not just the attacked firm that pays the price. IBM notes an alarming rise in "triple extortion" ransomware, in which a ransomware attack experienced by one business becomes an extortion threat to its business partners—companies whose data may be held by the victim's firm and is part of the attack, and who cannot afford a supply chain disruption.

Even Ransomware as a Service (RaaS) programs are rented or sold on the Dark Web; this business model allows bad actors with basic

technical knowledge to launch attacks just by signing up for the service.

"Cyber risk management programs must be ramped up, fine-tuned, and constantly monitored to protect what may be a firm's most valuable asset: its data," said Scott Hart, Vice President, Liability Claims, CorVel, Inc., a co-presenter at the session. "For risk managers, this means ensuring that their coverage for these situations is comprehensive and up to date. Its business and security

practices are airtight, and its policies protecting data and privacy are universally understood and practiced. All risks and liabilities must be considered to implement the appropriate protections and coverages and manage any claims so that losses are minimized."

At this presentation, risk managers at all levels will benefit from the insights on defending data, protecting reputation, and guarding against liabilities in cybercrime and cyber security. The co-presenters' advice and insight for cyber protection will cover:

- How to minimize losses and liabilities, especially when customer data is involved.
- How to collaborate with underwriters to get the best protection and demonstrate the steps you take to keep data secure.
- Understanding how cybercrime can be detected in this ever-changing world.
- Examining how to protect data with many employees now working remotely.
- What to do if a cryptocurrency ransom is demanded. ■

*"...protect what may be a firm's most valuable asset: its data"*





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"We are proud to be a part of what has been accomplished so far, and we want to thank those of you who sponsored or played in the Spencer Gallagher Golf Tournament for your continued support."

## Fore! Conference Attendees Tee Off to Support Industry Education

by Christina Reynier

**M**any RISKWORLD attendees started their conference experience on the green at the 2022 Spencer Gallagher Golf Tournament, which took place on Sunday, April 10th at the Presidio Golf Course. The annual golf tournament raised more than \$70,000 for the Spencer Educational Foundation, the premier organization supporting risk management and insurance education.

"In the 31 years we have sponsored the golf tournament, the Spencer Educational Foundation has grown from supporting traditional risk management education to a purposeful inclusive organization providing educational opportunities to

the most diverse group of students and universities ever," said Butler Bourgeois, tournament co-chair and Area Vice President at Gallagher. "We are proud to be a part of what has been accomplished so far, and we want to thank those of you who sponsored or played in the Spencer Gallagher Golf Tournament for your continued support."

More than 80 people representing over 40 companies participated in a great day of golf and refreshments at Sunday's annual golf tournament.

Winning the tournament was the foursome of Mike Pesch of Gallagher, Steve Rhee of Gallagher, Kyle Thompson of Gallagher, and Joel Vanderkooi of Kellogg. Three teams tied for second place: Tara Fleming of CNA, Michael Costinis of CNA, Bill Baker of Gallagher, and Eric Pan of Gallagher; Ryan Edwardson of Testan Law, Max Breall of Testan Law, Bill Nowak of Arch, and Renata Bauer of McLaren; Edward Gillespie of Axis Capital, Richard Carroll of Axis Capital, Edward Bielawski of Puvot Onsite Innovations, and James English of Gallagher.

Winning longest drive for the women and men were Laura Casey of JJ Keller & Associates and Austin Stone of Northstar, respectively. The most accurate drive award was captured by John Parente of Laughlin, Falbo, Levy & Moresi LLP.

In addition to event sponsor Gallagher, the Spencer Educational Foundation would like to thank the following compa-

nies for sponsoring this year's tournament: AF Group, AIG, Allianz, Athens Administrators, AXA XL, Beazley, Gallagher Bassett, Healthsystems, Kroll, Liberty Mutual Insurance, Midwest Employers Casualty, Nationwide, NorthStar Recovery Services, QBE, Testan Law, Tristar, and Zurich.

The Spencer Educational Foundation is a 501(c)(3) nonprofit organization funding the education of tomorrow's risk management and insurance leaders through scholarships, grants, internship opportunities, on- and off-campus experiential learning, and support of risk management/insurance curricula. Since its founding in 1979, Spencer has awarded nearly \$9 million in scholarships and over \$7 million in grants to universities and professional institutions impacting an estimated 70,000 students through the Foundation's programming.

For more information, please visit [www.spencered.org](http://www.spencered.org). ■



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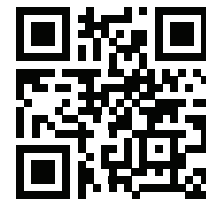
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## San Francisco | Around Town

by Shauntay Jones

Named the 2021 “Best City in the World” by *Time Out* magazine, San Francisco has everything: warm weather year-round, beautiful public parks, beaches, hiking trails, diverse communities, eclectic dining, a thriving arts scene, and much more. Take a break between sessions to explore the cultural activities and culinary delights of the city by the bay.



### ORACLE PARK

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Enjoy a baseball game at Oracle Park, home to the San Francisco Giants. Even if you're not a baseball fan, you'll appreciate the beauty of the stadium and its bay views. Catch an evening game after a full day of learning on April 11 or April 12; Giants play the Padres at 6:45 pm both nights. Tickets range from \$10 to \$199.



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### TROPISUEÑO

75 Yerba Buena Ln | [tropisueno.com](http://tropisueno.com) | 415.985.2264

Tropisueño translates to “tropical dream” and this Mexican restaurant certainly lives up to the name with its refreshing margaritas, bubbly-topped cocktails, and seafood ceviche. By day, it's a taqueria where you can enjoy baja fish, shrimp, or meat tacos. By night, it's a full restaurant that serves classic Mexican dishes. *Outdoor seating available. Proof of vaccination required.*



### SPARK SOCIAL SF

601 Mission Bay Boulevard North | [sparksocialsf.com](http://sparksocialsf.com)

If you're looking for variety and a fun vibe, check out Spark Social, an outdoor food court with a rotating roster of food trucks. Permanent vendors include Firetrail Pizza, Mr. Beast Burger, Poke Delish, Man vs. Fries, and SPRO Coffee Lab. Visit [sparksocialsf.com/schedule](http://sparksocialsf.com/schedule) to view the truck lineup on the day you plan to dine.





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