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RISKWORLD Opening Keynote Redefines Leadership and Greatness

by Justin Smulison

Great Place to Work, Inc. CEO Michael C. Bush delivered the opening keynote yesterday at RISKWORLD to explore how new perspectives can convert risk into tangible and intangible earnings.

From the Esplanade Ballroom in the Moscone Center in San Francisco, Bush used the chrysalis stage of a butterfly's life cycle as a metaphor to illustrate how risk leaders can transform their mindsets in a world mired by the COVID-19 pandemic, global conflict, and other disruptions.

"If you are the leader and you want your team to change, then you need to accept that there is no looking back to 2019 and the way things were. The butterfly cannot become a caterpillar again," said Bush, who was a member of President Obama's White House Business Council. "Just because we felt it was normal, it wasn't so great for everybody. It's time to change the mindset. And that change starts with humility."

Bush's research is leveraged to help companies and managers quantify their culture and improve their management

platforms. Great Place to Work is best known for creating the annual *Fortune* rankings for "The 100 Best Companies to Work For" and "World's Best Workplaces." He noted that the evolving professional landscape is being driven by the needs of employees, who now expect their employers to look after their mental, physical, and financial health.

He also explained how the data compiled for rankings has redefined words and themes that permeate organizations today. For example, he took on the buzz word, "innovation," which nearly every company touts, and challenged leaders to act and implement

a substantive idea. Otherwise, he noted, "innovation without execution is useless." He also provided a new perspective of professional pride. For an audience full of risk and organizational leaders, Bush's message was especially poignant.

"Pride comes from care," he noted. "Do you feel the other people on your team care for you? And you for them? This correlation is the secret weapon. In the end, when people have purpose, they are willing to change." ■

*"innovation
without execution
is useless."*

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Celebrating a World of Solutions

by Justin Smulison

Yesterday's general session at RISKWORLD was one of the most high-energy in the history of RIMS. The halls of the Moscone Center in San Francisco bellowed with drumbeats and a traditional dance by local Chinese guardian lions, which kicked off the global Society's first in-person annual conference since 2019.

Many live events had been cancelled due to the onset of the COVID-19 pandemic, but RIMS 2020 President Laura Langone referred to these disruptions as the "challenge of a lifetime" that "dared us to be different."

"Risk professionals rose to the occasion and showed our ability to adapt, support change, and drive innovation," Langone said from the stage. "Although the pandemic forced us to be further apart physically, I've never felt closer to this profession and the people in it."

There was clearly a demand for the largest global risk management conference to return to a live setting, as more than 7,600 risk professionals and students traveled to attend in San Francisco, with several more attending virtually from at least 30 countries.

RIMS 2022 President Patrick Sterling also took to the stage to discuss the Society's developments such as the unveiling of the new RIMS Risk Maturity Model, and stressed the importance of initiatives such as the support of the Pandemic Risk Insurance Act and the emphasis on cybersecurity and regulation.

He also discussed how the pandemic influenced his presidential theme, "Be Courageous." Sterling emphasized the importance of gaining and developing courage by stepping out of comfort zones to ask questions and lead conversations about strategy and risk management.

"Engage your networks and ask questions when you don't have the answers, and share the answers when you do," he said. "And speak up to demand essential resources and make sure everyone knows what risk management brings to the table. Just like the heroes who sacrificed everything for others, to be courageous...in our line of work, you must have confidence."

The session also displayed a range of emotion among presenters and attendees. A bittersweetness filled the air when RIMS 2021 President Ellen Dunkin acknowledged the upcoming retirement of RIMS CEO Mary Roth after 18 years in the position and 37 total years working for the Society.

Roth noted the pivotal experience of hosting the first RISKWORLD during her last year as RIMS CEO.

"I hope RISKWORLD marks the start of a wonderful new tradition," Roth said. "Let me leave you with one last piece of advice: Stay hungry for knowledge, be courageous, and take some calculated risks out there, and get ready to make some lasting connections." ■



"Let me leave you with one last piece of advice: Stay hungry for knowledge, be courageous, and take some calculated risks out there, and get ready to make some lasting connections."

Mary Roth, RIMS CEO





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RIMS Awards Ceremony Highlights Achievements and Risk Leaders

by Justin Smulison

Past and future trailblazers were honored by RIMS at the annual Awards Luncheon held this year at the Moscone Center in San Francisco. For outstanding accomplishments in resolving enterprise-wide challenges, commitment to diversity and inclusiveness, and leadership among professionals in higher education, Courtney Davis Curtis was named Risk Manager of the Year. Curtis is the Assistant Vice President of Risk Management and Resilience Planning for University of Chicago, and currently serves as President of the University Risk Management & Insurance Association (URMIA).

"I am committed to ever advancing the discipline of risk management, bringing energy and determination in all that I do," Curtis said during her acceptance. "I represent many communities and value diversity, equity, inclusion, and belonging. I strive to inspire others to do the same."

Also raising the profile of the risk profession is Jana Utter, who was named to the RIMS Risk Management Honor Roll. Utter is the Vice President of Enterprise Risk Management for Centene Corporation, and currently serves on the RIMS Strategic and Enterprise Risk Management Council.

Lori Seidenberg won the Ron Judd "Heart of RIMS" Award for her volunteer contributions and resiliency. The Director and Global Head of Real Assets Insurance Risk Management for BlackRock, Inc., Seidenberg served on the RIMS Board of Directors from 2011 through 2015 and is currently President of the RIMS New York Chapter.

Looking to the future of the practice of risk management, Charles Vu, Enterprise Risk Supervisor for California's State Compensation Insurance Fund was named the Rising Risk Professional for 2022. The award honors up-and-coming risk management professionals under the age of 35 or who have seven or less years of professional experience in the field. Vu certainly stood out, as he served as RIMS Orange County Chapter President in 2021 and is currently sitting on the RIMS Annual Conference Programming Committee.

Closing out the ceremony was an honor for Lance Ewing, Vice President of ERM and Operations for the San Manuel Band of Mission Indians. Ewing, who was RIMS President from 2003 to 2004, was presented with the Harry and Dorothy Goodell Award. RIMS' most prestigious honor, the award pays tribute to an individual who has furthered the goals of the Society and the risk management discipline through outstanding service and achievement. Ewing has decades of experience in the profession and was named the RIMS 2007 Risk Manager of the Year and the 2008 Risk Innovator of the Year, among other accolades.

"Risk management takes the impossible and makes it possible for our companies," Ewing said as he accepted the award. "As a risk professional, I am also proud to have had the privilege to serve RIMS and our members in various capacities throughout my career and I will continue to do so." ■



Courtney Davis Curtis



Lori Seidenberg



Lance Ewing

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Q & A

RISING STAR

Enterprise Risk Supervisor State Compensation Insurance Fund of CA Charles Vu, RIMS-CRMP

Interview by Will Gilchrist

RIMS: Can you talk a little bit about how you became involved in RIMS and what your RIMS experience has been?

Vu: My journey into RIMS began when I attended my first RIMS event as a professional member at the *CA RIMS on the Mall* event a few years ago. It was an opportunity for me to explore the emerging legislation and regulation impacting the insurance and workers' compensation industry, as I work for an insurance carrier, and I was supported by my VP of Risk Management to attend. At the event, I met the then VP for OCRIMS, who helped jump start my participation and volunteerism with the RIMS community. Overall, my experience with RIMS has been positive, as fellow risk managers have been open to sharing their experiences and best practices, and sponsors/vendors have been able to provide solutions on potential opportunities.

RIMS: How has RIMS helped you in your career and professional development?

Vu: RIMS has helped me open up and explore the different facets of the risk profession, along with connecting me with some great professionals in the space. It's allowed me to take a leadership role at the local level and help give back to the risk management community as well. Attending the different events RIMS has put on, both virtually and in person, has given me the opportunity to get a breadth of perspective on risk issues that I had not considered and was able to apply back to my organization.

RIMS: What advice can you give other young risk professionals on how to grow in their careers?

Vu: For young risk professionals, I'd say that at the end of the day, our profession is driven by people. Thus, driving conversations for your customers to become more risk mature and connecting with other risk and insurance professionals will help you grow the most. Activities that support those conversations include getting involved with their local RIMS chapter, hosting a risk awareness day with a local university to talk with potential risk management and insurance students, and even delivering a presentation on risk or non-risk topics will help them advance in their careers. ■

"For young risk professionals, I'd say that at the end of the day, our profession is driven by people."





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RIMS Chapters Recognized at Luncheon

by Will Gilchrist

Five RIMS Chapters were honored with Enhancing Chapter Outcomes (ECHO) awards during the Awards Luncheon on Monday. The ECHO awards program was created in 2017 to help chapters with strategic planning throughout the year and work towards attainable goals. Chapters are encouraged to complete the ECHO planning template, submit their goals at the start of each year, and regularly report on progress as they plan chapter events and engage with members. At the end of the year, a chapter can submit their completed template for ECHO Award consideration. Here are the awardees:

Chapter of the Year *Atlanta*

The RIMS Atlanta chapter earned the distinction of 2021 Chapter of the Year. Amid the pandemic, the Atlanta chapter remained flexible and updated its governance and electronic infrastructure to better serve the local risk management community. The chapter was successful in building inroads with diverse communities and worked with local universities, many of them non-traditional risk management programs, to broaden the reach of the chapter and bring new faces into the fold.

RIMS Atlanta updated their bylaws to ensure they are in alignment with national policies and updated their website and communications to keep members informed. They were also instrumental in building local Diversity, Equity, and Inclusion (DE&I) programs through the foundation of a DE&I council. Atlanta worked with likeminded chapters on programming and exchanged best practices around university engagement. As a result, the chapter expanded coverage to local HBCUs.

Echo Awards

Nevada

After being named Chapter of the Year in 2019 and winning an ECHO award in 2020, the RIMS Nevada chapter sought to sustain the momentum through 2021 by bringing new risk managers into the community and expanding university partnerships. The chapter grew in size and geographic reach by establishing operations, hosting events, and bringing in volunteers from Northern Nevada and Reno, which had previously been unserved by a RIMS chapter. The chapter

held an educational day and golf outing in Northern Nevada to build inroads with local risk managers and create a connection between the Reno and Las Vegas risk communities.

Nevada RIMS also cultivated a strong professional relationship with the University of Nevada-Reno which led to the development of a risk management education curriculum, which launched in Spring 2022. In addition, the chapter maintained a monthly schedule of educational and networking sessions, including sessions about women in leadership and integrating DE&I into chapter programs. This included the perspective of local law enforcement as well as Chief Diversity Officers from member organizations.

Chicago

In 2021, the Chicago chapter demonstrated its role as a leader in offering compelling risk content and diverse views. The chapter established a DE&I Subcommittee to build connections with local organizations such as INVEST, the POSSE Foundation, INROADS, and NAAIA. These connections led to compelling events centered around community involvement and building relationships with historically underserved communities. The chapter also developed a DE&I board position which will have oversight over all other chapter committees.

During the ongoing pandemic, the Chicago chapter pivoted to offer a virtual version of the Chicagoland Risk Forum in addition to hosting a one-day in-person event. The success of the new format has led the chapter to reexamine the traditional Chicagoland Risk Forum format in 2022 and beyond.

Upstate New York

The Upstate New York chapter was quick to adjust during the pandemic and established a strong engagement and meeting schedule in 2021 that focused on growing the chapter's online presence and maintaining a connection with members through regular virtual meetings and engagement opportunities. This included a community vote on a new chapter logo and working with local risk leaders to develop a quarterly chapter newsletter, which included a risk manager spotlight and opportunities to connect with local risk managers on social media.

As pandemic restrictions subsided in the area, Upstate New York reinstated in-person chapter events, ranging from educational events to social meetings that attracted over 300 attendees. These events included a Buffalo Bills football game, local art gallery tour, and boat cruise. The chapter also built connections with local universities and recruited 40 RIMS student members.

Washington

The RIMS Washington chapter earned an ECHO award for their commitment to delivering robust programming and engagement opportunities throughout the pandemic. The chapter provided full complimentary virtual access to its membership and offered continuing education credits to members who participated in monthly meetings. This initiative increased attendance, member satisfaction, and engagement at local meetings. The result was a nearly 99% attendance increase at monthly events and increased sponsor satisfaction.

The chapter also worked with local sponsors to integrate organizational DE&I goals into educational programming. Washington also expanded its reach to a younger audience and partnered with the local CPCU chapter to hold three Rising Risk Professional events. Finally, the chapter made its programs more accessible by adding closed captions to its monthly meetings. ■

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SESSION SPOTLIGHT

Artificial Intelligence: Implications for Cyber and Technology Errors & Omissions Insurance

A recent *BCG-MIT Sloan Management Review* study suggests that in order to achieve significant financial return on their technology investments, companies will have to look beyond traditional automation and rather focus on learning and organizational transformation. A symbiotic relationship is necessary, where companies don't just teach machines what humans already know; they deploy whatever human-machine interaction the situation calls for, adapting as needed to changing context, circumstances, and scenarios.

This, no doubt, is a key endorsement of a business shift toward the use of Artificial Intelligence (AI) which, in layman's terms, provides a computer program the ability to think and learn on its own. It is a simulation of human intelligence (hence, artificial) into machines to do things that we would normally rely on humans to do.

As businesses are exploring and adopting the use of AI at an increasing rate, it has generated both consumer benefits and business value. While the uptick in AI usage may benefit overall economic output per year, AI also presents significant exposure and risk to both businesses and consumers.

"AI is like any other piece of technology—it's a tool, and this tool has limitations like any other," states Tresa Stephens, North American Head of Cyber, Tech & Media for Allianz Global Corporate & Specialty (AGCS) and presenter at a RISKWORLD session later this morning at the Innovation Hub. "Think of it as a great 'team player'—AI is capable of supporting tasks at hand, but there are always functions that humans can handle better."

AI exists in many areas of our daily lives, whether it's behind the headlines of the newsfeeds viewed on our phones, the power behind facial recognition, the procurement of an Amazon order,

or the thinking behind an autonomous vehicle. We are seeing rapid adoption in use cases that range from automating everyday operational processes to enhancing strategic decision-making. According to a study by Statista, the global AI market is set to grow up to 54 percent every single year.

But it's not as perfect as it seems.

"The truth is that most of the AI we are using nowadays is generally limited by programmer bias—whether conscious or unconscious," says Stephens. "Just as policies have exclusions, variables are left out of programs. The science is not perfect. AI can be great at solving problems once given the needed variables, but it does not substitute clear judgement."

So where do we go from here? And how does all this new technology fit into the complex world of Technology Errors & Omissions and Cyber insurance?

In Stephens' session, she will explore the evolving landscape of risk assessment as well as evaluate the impact of AI on this specific area of underwriting.

Learning objectives include:

- Types and usage of AI commonly applied by companies
- Underwriting challenges created by AI for Technology Errors & Omissions
- Recommendations in managing risk associated with AI usage

Unlocking the full potential of AI is no easy task for any business, but it's a key tool needed for survival today and more importantly, for tomorrow. Companies are adopting this technology and carriers need to know how to manage the new risks these new developments bring. ■

"The science is not perfect."





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Appalachian State University Wins Top Prize in Risk Management Challenge

by Will Gilchrist

On Monday, April 11, Appalachian State University was announced as the winner of the top prize during the Spencer Educational Foundation Reception at RISKWORLD. The team received a check for \$4,000 for the risk management program they developed and presented for case champion Starbucks.

Members of the Appalachian State winning team include Madison Browne, Addisyn Sharkey, Omar Gonzalez, and Benjamin Kolodny. Lorilee Medders is the team's academic advisor. St. Mary's University came in second place and won the \$3,000 prize and Peking University came in third place and won the \$2,000 prize.

Appalachian State University is the premier public undergraduate institution in North Carolina. The Walker College of Business at Appalachian is regularly named one of "The Best Business Schools" by *The Princeton Review* and emphasizes real-world application of the curriculum that prepares its students to be business leaders.

Earlier this year, the Spencer Educational Foundation and RIMS received 20 student team papers that provided risk management solutions for The Starbucks Company. The field was then narrowed down to eight finalists who presented their solutions to a judging panel of senior risk management professionals at RISKWORLD on Sunday, April 10. These eight teams assessed Starbucks' top risks and opportunities, then provided recommendations on how Starbucks can best manage their risks and leverage their opportunities. The judges then selected the final three teams to return and deliver their final presentations on Monday, April 11, to the judges and an audience of students and risk professionals.

Founded in 1971 with a single store in Seattle's Pike Place market, the Starbucks Company is a roaster and retailer of whole bean and ground coffee, tea, and spices. Today, Starbucks connects with millions of customers every day with products in 83 markets and over 30,000 retail stores.

The Spencer-RIMS Risk Management Challenge is an eight-month competition where university teams compete to develop and present the most comprehensive risk management program based on a company's case study. ■



Appalachian State University Winning Team

The team received a check for \$4,000 for the risk management program they developed and presented for case champion Starbucks.

WEDNESDAY PREVIEW

Don't miss these must-attend events tomorrow, April 13!

Marketplace Social Luncheon | RISKWORLD 2023

Kickoff: A-Town

12:00 PM – 1:15 PM | MARKETPLACE

It's easy to fall in love with a city that boasts walkable neighborhoods, award-winning restaurants, historical charm, and subtropical sunny weather. Get ready for RIMS 2023 with some of Atlanta's best foods.

Conference Finale & Closing Keynote

3:00 PM – 4:30 PM | ESPLANADE BALLROOM

Join us for the conference wrap-up and hear from closing keynote Peter Leyden, a leading expert on megatrends and new technology.

RIMS-Sedgwick Official Closing Party

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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.



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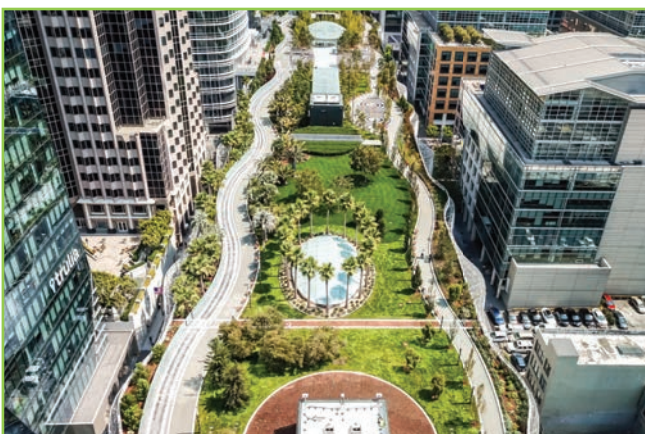
Yerba Buena Gardens is a beautiful, serene public park that comprises several gardens and outdoor art that celebrates San Francisco’s diversity. Grab lunch at the Upper Terrace Garden café, butterfly watch at the Cho-En Butterfly Garden, unwind at the Reflection Garden, or view art throughout the park. Located behind Moscone Center North, Yerba Buena Gardens is a feasible activity. ■



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The Grove serves American comfort food with the décor to match. The menu has something for everyone. Health-conscious guests can enjoy lighter fare like the Malibu breakfast bowl, soups, and salads. Foodies can try more substantial options like the breakfast burrito, sandwich platters, and St. Louis-style pork ribs. *Outdoor seating available.* ■



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Get transported to the Mediterranean at Barcha, an upscale casual restaurant that’s perfect for a business lunch. Diners should try the hummus and pita (a seemingly standard appetizer is a standout at Barcha), Persian Kabsa, and the Pampa cocktail. *Outdoor seating available.* ■



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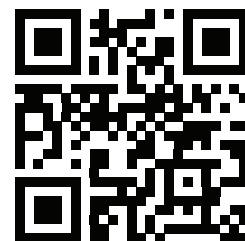
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