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OFFICIAL RISKWORLD™ COVERAGE



Spencer and Sedgwick 5K Fun Run Raises Over \$160,000 to Benefit Future Risk Management and Insurance Leaders

by Christina Reynier



Early Tuesday morning, more than 125 RISKWORLD attendees ran or walked a 3.1-mile course at the Presidio's Crissy Field, a national park with breathtaking San Francisco bay views, as part of the Annual Spencer & Sedgwick 5K Fun Run.

"Sedgwick is honored to continue our support and partnership with the Spencer Educational Foundation by sponsoring this year's 5K for the eighth consecutive year," said Jonathan Mast, Digital Strategy Director for Sedgwick. "I am thrilled that we were able to participate in person this year."

The Spencer and Sedgwick 5K Fun Run is one of the Spencer Educational Foundation's leading fundraising events in support of its various programming efforts to benefit future risk management and insurance leaders. This year's fun run has raised over \$160,000 for Spencer through sponsorships, registration, and individual and team fundraising.

Spencer congratulates all who participated including the race winners. The top three women are: Jordan McCarthy of Archipelago, Jessica Dekermanji of Liberty Mutual, and Paige Lowder of Lockton.

The top three men are: David Wellner of

Evident ID, Dylan Brooks of Zywave, and Rob Marsh of Liberty Mutual.

In addition to longtime event sponsor Sedgwick, Spencer would like to thank platinum sponsors FM Global and Servpro; gold sponsors Allied World Assurance Company, AXA XL, Concentra, Descartes Underwriting, Enlyte, Liberty Mutual Insurance, Marsh, Origami Risk, Ridge Global, Safety National, Swiss Re Corporate Solutions, Travelers, Zurich, and Zywave; and silver sponsors AIG, Arch Insurance, Conduent, Optum, and Risk Cooperative.

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. ■

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SESSION SPOTLIGHT

Google's Cloud Computing Team Shares Today at RISKWORLD

Many of us have just accepted the fact that our information and our company's information is being stored in the "cloud." It's become so common that it begs the question, "are we taking for granted just how secure our information is up there?"

With data security entrenched as one of the top risks—if not the top risk—that every business leader is grappling to define and circumvent, risk professionals have an opportunity to show their value and instill confidence that this risk is being addressed.

"In general, information is safer in the cloud," said Monica Shokrai, Head of Business Risk & Insurance, Google Cloud, Google, LLC, and panelist at the RISKWORLD session later today. "Typically, the base security of the cloud coupled with a suitably protected customer configuration is stronger than most on-premises environments. The bigger trend is that the cloud is increasingly no longer viewed as a risk to manage, but a means of managing risk."

Monica will be joined by members from Google's cloud security team Kathryn Shih, Group Product Manager, Security, Google Cloud, and Gerald Cowen, Head of Sales, Risk Protection Program at Google, Inc., to deliver a powerful RISKWORLD session titled, "Cloud Computing and Cloud Security Risks."

Managing technology is not an easy task for someone who does not consider themselves to be tech savvy. However, Monica suggests that you do not have to have a tech background to benefit from today's session: "This session is geared toward educating risk professionals on what trends are occurring within the cloud and security realms, so that they can work with their IT decision-makers to discuss the best strategy that helps lower the organization's cyber risk."

Risk professionals who do not have a tech background can still help secure their organization's cloud-stored data. "Risk professionals don't need to be tech savvy," Monica continued. "They just need to be aware of broader trends in the industry and open to changing their strategy to one of partnership rather than ownership."

"Our advice is ultimately to not let tech be a barrier or obstacle to managing the risk. Risk professionals should rely on partnerships within the organization and an example of the partnership could be the procurement of a relevant cyber insurance program."

The session will explore practical strategies for risk professionals to implement upon returning to their organizations including:

- Eight industry megatrends that are happening in IT, which compound the security advantages of the cloud compared with on-premises environments;
- The looming impact of these megatrends;
- Strategies for effective collaboration with IT decision-makers; and
- The value of integrating cloud computing products like Google Cloud's Risk Protection Program to bridge gaps between risk management and the IT department.

Data security and cloud computing should not be considered as a risk with downside only. Organizations that effectively manage their cloud computing capabilities and secure data effectively can experience significant competitive advantages.

"The advantages of cloud computing are undeniable," Monica added. "Economies of scale, software-defined infrastructure, and the increasing speed in which cloud providers are able to deploy security enhancements are a few trends that power its security advantages. These alone have helped organizations that have embraced cloud computing to shift some responsibilities to third parties, which is critical in the current environment of a constantly changing risk landscape." ■

"The advantages of cloud computing are undeniable."





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Q & A



“I have always been very close to our IT department just to have better tech-based discussions about managing cyberrisk.”

RIMS 2022 President The Courage to Succeed

Interview by Justin Smulison

Patrick Sterling’s 2022 RIMS presidency begins at a pivotal time as unprecedented change continues to have a ripple effect on global businesses and the entire risk management profession.

A 34-year veteran of the restaurant industry, Sterling is the Vice President of Legendary People at Texas Roadhouse in Louisville, Kentucky. Sterling has also been an active RIMS member for 17 years.

He spoke to Risk Management about his goals as RIMS President and how his presidential theme of courage is a trait that unites risk professionals.

Risk Management: What will be the focus of your presidency?

Patrick Sterling: Helping RIMS emerge from the pandemic era is the top priority. So much has changed over the last couple of years and RIMS has adapted. We need to take a look at everything that we offer—from membership services to conferences—and see how we may need to shift or expand and chart the best way forward.

And then obviously with RIMS CEO Mary Roth announcing her retirement, we know we have huge shoes to fill. We need to successfully navigate those leadership changes and ensure a smooth transition.

RM: Why is “courage” the theme of your RIMS presidency?

Sterling: Courage reflects what we have seen—and continue to see—over the past few years. I certainly saw it from my own guest-facing staff. But it goes way beyond that—from health care professionals and frontline workers risking their lives for others, to business leaders who had to weigh all sorts of variables and risks and make decisions that would impact their companies in the short- and long-term. It takes courage to act, express ideas, and make choices that might be considered counterintuitive, unpopular and, in some cases, dangerous.

RM: Given that Texas Roadhouse is one of the more recognizable restaurant brands in the United States, what do you feel are some of the biggest risks that an organization of that size and reach faces today?

Sterling: Our risks aren’t unlike most businesses in the world right now. I think we’re all facing supply chain risks, and cybersecurity remains at the top of our minds. The newest risk that is impacting everyone is the talent risk or the talent gap. Once businesses started getting busy again coming out of COVID, the talent supply just wasn’t there. That was a real emerging risk in our world.

RM: What risk philosophies do you extend to your team?

Sterling: My risk philosophy is very much in line with the organization’s, in that it is focused on “people first.” We have a guest relations mindset first and foremost. Guests get the care and resolution they need. The same goes for our employees—if they get hurt at work, we want to make sure they can heal and get the love they need. They need to feel cared for and not get caught up in a bureaucratic process. This is also why we adjust our liability claims in-house.

RM: How do you feel that risk professionals can remain relevant in their organizations? And what has worked for you?

Sterling: You have to be a continual learner. The world is changing so fast, especially in the technology space. I have always been very close to our IT department just to have better tech-based discussions about managing cyberrisk. You need to make the effort to understand some key terms and concepts in order to successfully communicate, which is why I think learning the vernacular is critical. ■

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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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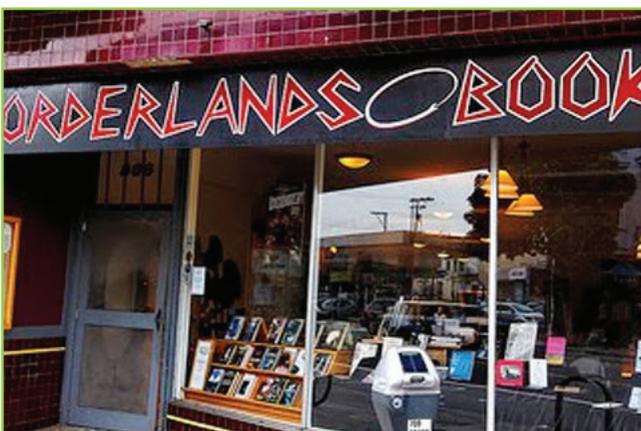
Dining at Foreign Cinema is a magical experience. As the name suggests, the Californian-Mediterranean restaurant projects films on the patio wall while patrons dine under the lights. Try the Grilled American Heritage pork chop or the Poulet frites and for dessert, the chocolate chip cookies with flaky sea salt. After your meal, check out the art gallery. *Outdoor seating available—and recommended.* ■



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Q & A



“I spent a great deal of hours researching the different risks associated with Esports, as well as finding ways to mitigate them.”

ABSIP Student Spotlight Nicole Sabin

Interview by Will Gilchrist

RIMS: You started your risk management journey back in high school, what made you want to focus your sights on risk management and double major in RMI and finance?

NS: I realized I wanted to work in the risk management/insurance industry in my junior year of high school. I loved my math classes, and at the time, a gifted and talented advisor recommended that I check out actuarial science. I figured this would be a good fit for me because it would constantly challenge me, allow me to put my love for math to good use, and jobs in the insurance industry will always be needed. After a semester and a half of pursuing actuarial science as a major, I realized that although I enjoyed math, I could not picture myself sitting behind a desk and crunching numbers for the rest of my life. After speaking with numerous alumni, attending Gamma Iota Sigma meetings, and doing some research of my own, I realized that the risk management and insurance industry has many well-rounded job opportunities that my strengths would match well. After changing my major to risk management and insurance, I decided to add a double major in finance since grasping a deep understanding of financial concepts would help me become well rounded for when I would join the insurance industry.

RIMS: Can you talk a little about your experience with Verisk Analytics? What did you learn from being in that environment?

NS: During my time as a Student Researcher for Verisk Analytics, I spent a great deal of hours researching the different risks associated with Esports, as well as finding ways to mitigate them. Some of the most popular risks that were associated with the Esports industry and its players were health-related injuries, cheating, gambling, hacking, and betting. After producing a white paper on this topic, I had the great opportunity of presenting it to the Verisk executives. This experience was overall a great exposure to the risk management industry. It allowed me to see the process from when a

risk manager first identifies a risk to the numerous ways they try to mitigate it. This experience also taught me to always stay open-minded and to try to see things from different angles. I was constantly presenting my findings to a group of the Verisk executives, and they would identify different approaches I could take. This would require additional time and research on my part, but it helped me learn how to take feedback, apply it, and switch directions when needed—even within a tight timeframe.

RIMS: What do current leaders in risk management and insurance need to know about the next generation of risk managers?

NS: One benefit that the next generation of risk managers will bring is our ability to be flexible and adapt fast. COVID-19 showed that we can handle a mix of in-person and online classes and extracurriculars, and if anything, we enjoy having a combination. As many companies stick to a mix of in-person and virtual workdays, this would be a good fit for many of us since students in our generation want a good mix of work-life balance, challenging careers, and hybrid workdays.

RIMS: What are you looking forward to at RISKWORLD?

NS: I am extremely excited to meet and learn from risk managers from all over the world at different kinds of companies. When I think of a risk manager, it comes to mind as “one” career, but in reality, risk management is very broad and a risk manager at one firm may face completely different challenges than a risk manager working at a different one. It will be very exciting to see all these unique perspectives and get a better understanding of what they do. In addition, I look forward to listening to the many different panels. There are a handful of diverse subjects being discussed that seem interesting, and I also know this conference will be a great networking opportunity with other students from across the country. ■

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Spencer Educational Foundation to Honor Liberty Mutual’s Neeti Bhalla Johnson at Funding Their Future Gala

by Christina Reynier



The Spencer Educational Foundation will hold its *Funding Their Future* gala on Thursday, September 22 in New York City at the Sheraton New York Times Square Hotel. This year’s Spencer Gala will honor Neeti Bhalla Johnson, President of Global Risk Solutions at Liberty Mutual Insurance for her outstanding achievements in risk management and insurance and her commitment to the future of the industry.

Neeti Bhalla Johnson joined Liberty Mutual in September 2013. Prior to her current role, she was President and Chief Investment

Officer at Liberty Mutual Investments. She was previously a managing director at Goldman Sachs, where she began her career in 2000, working as an analyst in the firm’s Investment Banking Division in London. Bhalla Johnson is the executive co-sponsor of LEAAP@Liberty (Leading and Empowering Asian & Ally Professionals) and an active participant in WE@Liberty, a women’s network and advocacy group at Liberty Mutual.

Since 2009, the Spencer Gala has brought together hundreds of risk management and insurance industry leaders to honor executives and their companies for their contributions to industry education. Due to the pandemic, Spencer pivoted from the gala to an online annual fundraising campaign titled *Funding Their Future* in 2020 and 2021 to continue raising funds for Spencer’s five programs. The Foundation looks forward to hosting this year’s *Funding Their Future* gala in person and aims to raise over \$1 million to support scholarships, grants, and additional industry experiential learning and educational programming.

“We are proud to honor Neeti, an incredibly

accomplished individual in the industry, and to celebrate Spencer’s far-reaching impact on industry talent at this year’s gala,” said Robin Roeder, Spencer Board Chair and Senior Vice President of Risk Management at Sedgwick. “The collective accomplishments of Spencer Scholars are untold. These students have gone on to impact countless lives through their commitment to better the industry, and we applaud their achievements and successes yet to come. And to the many Spencer supporters, we say thank you for your generosity. You, too, elevate the industry and shape the world in ways that benefit us all.”

In 2021, the Spencer Educational Foundation awarded over \$1.2 million through 89 scholarships, 66 grants, and 36 internships. Since Spencer’s founding 43 years ago, the Foundation has awarded nearly \$9 million in scholarships and more than \$7 million in grants that have directly impacted the quality of risk management and insurance education and the talent entering the RMI profession.

For information on the Spencer Educational Foundation, please visit www.spencerred.org. ■

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FRESH FROM RIMS

“Disruptor” or “Disrupted,” Risk Leaders Must Be Ready

by Josh Salter, RIMS-CRMP, ARM

Whether due to technological innovation, shifts in societal values, or unintended consequences of pandemic control, risk professionals must be prepared to help their organizations recognize sources and impacts of risk and disruption. According to the RIMS Executive Report *Rethinking the Impact of Disruption on Enterprise Risk Management Tools and Processes*, that critical detail may be the key to determining the commercial survival of an organization.

The report covers the basics of emerging risks and business disruption, the drivers of disruption, and how strategic and enterprise risk management practitioners can better prepare and manage corporate disruption.

The report is authored by Ward Ching, Adjunct Professor of Risk Management, University of Southern California Marshall Business School/Leventhal School of Accounting, and Managing Director-Western Region at Aon; and Dr. Paul Walker, James J. Schiro/Zurich Chair in Enterprise Risk Management at St. John’s University’s Peter J. Tobin College of Business.

“It is routine for organizations’ risk management teams to prepare for external factors that could impact our business,” said Ching. “But with the countless ways that so many organizations have had to shift strategies during the pandemic, some of our organizations are the ones doing the disrupting. It is on the risk professional to identify their role in the disruption, assess the environment they’re entering, and how their entry might change the game.”

“The toolset used by the risk leader varies widely depending on whether the company is doing the disrupting or is being disrupted. It’s important to know the role of risk and the relevant tool,” said Walker.

“Disruptive risks can be harder to identify and link to the business model, especially if they are part of an entire age of disruptive risks. Risk leaders can play a crucial role in identifying and understanding these risks,” Walker added.

The report also explores how organizations can best build a culture of innovation that embraces risk thinking.



Ching also noted that, “A culture of innovation is not something that organizations naturally have. It is something that needs to be built over time. Business leaders get excited about innovation, risk taking, agility, idea generation, and creativity. They see it as the key to future success, especially when things are moving so quickly and disruption is so rampant. However, these approaches work best when risk is embedded into the organizational DNA.

“Risk professionals must bring solutions to the table to ensure risks are identified at the onset of any new endeavor and, at the same time, we must be ready to present strategies to help navigate challenges and support these important initiatives.”

Given the tremendous amount of disruption, change, and ever-increasing new risks, it only makes sense for ERM leaders to re-think their role and skill set. The risk leader

“...some of our organizations are the ones doing the disrupting. It is on the risk professional to identify their role in the disruption...”

— Ward Ching

can be a valuable partner in helping the organization identify and manage the risks associated with the plans, goals, and initiatives, thereby ultimately improving resource allocation and increasing the chances of success.

The *Rethinking the Impact of Disruption on Enterprise Risk Management Tools and Processes* report is available in the RIMS Risk Knowledge library at www.RIMS.org.

To access RIMS thought-leading ERM and SRM content, resources, and tools, visit the Strategic and Enterprise Risk Center at www.RIMS.org. ■

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Aon and Zillow Discuss DE&I and ESG Today at RISKWORLD

Under whose purview does the topic of diversity, equity, and inclusion (DE&I) lie within an organization? Likewise, who needs to be at the table for a discussion on environmental, social, and governance (ESG) issues?

A quick response might be the human resources team for DE&I and compliance representatives for ESG; but looking deeper into the issue from an organizational standpoint, risk managers can play an integral role.

“Gone are the days when a risk manager was focused solely on buying insurance,” said Joe Peiser, Head of Commercial Risk, North America, at Aon. “The modern risk manager also seeks ways to identify, measure, and hang probabilities on potential risks. Changing societal attitudes, governmental scrutiny, and the speed of the media can have an impact on the severity of a risk—and that includes DE&I and ESG.”

Joe will be joined by Christy Kaufman, Vice President of Risk Management for the Zillow Group, Inc. Set up in a fireside-chat format, Joe and Christy will discuss how these timely topics are handled at Zillow and how the circumstances surrounding them may apply to other organizations in attendance.

“We’ll be looking at issues like the risks that are impacted negatively when DE&I is ignored and offer advice for those who face indifference to DE&I in their organizations,” Joe said, adding, “We’ll be including

in the discussion the broader topic of ESG, which also encompasses DE&I—including, among other items, some tips for raising awareness of ESG issues internally, how ESG impacts directors and officers liability, and what risk managers should be prepared for from the underwriting community when it comes to ESG.”

The session’s learning objectives include:

- Gathering tips on incorporating ESG and DE&I principles into your everyday work.
- Showcasing ways to create a more diverse school of thought in everyday interactions.
- Employing tools, such as social media, to better communicate your organization’s ESG and DE&I efforts.

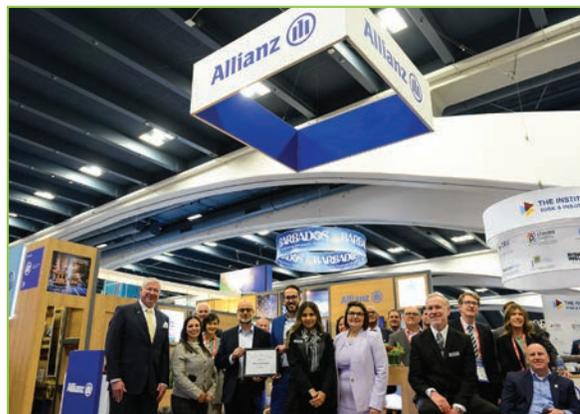
Joe noted that by addressing DE&I and ESG, risk managers can particularly have an impact on an organization’s potential economic, political, and reputational risk.

“As a risk manager, you can be a powerful agent for positive change at your organization and in society when it comes to DE&I and ESG,” he said. “Wherever your company stands on these important issues today, the Wednesday session is meant to bring you into the broader risk community for a discussion on making a difference in a beneficial way.”

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