

# RISK MANAGEMENT

A stylized illustration of a man with short brown hair, wearing a dark blue suit, white shirt, and orange tie. He is smiling and looking towards the viewer. The background is a vibrant orange and blue geometric pattern with white dots. A satellite with solar panels is visible in the upper left background.

RISK MANAGEMENT HONOR ROLL  
Cheryl Lloyd

GOODELL AWARD  
Pamela Popp

HEART OF RIMS AWARD  
Mark Habersack & Sue Mephram

RISING STAR AWARD  
Elliott Long

**Michael  
Harrington**

RISK MANAGER  
OF THE YEAR  
**2021**





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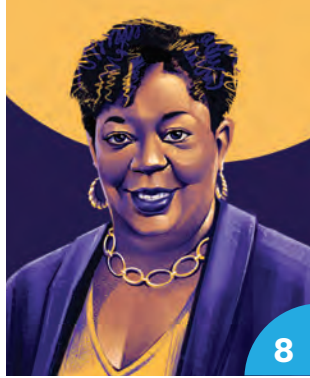
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The Risk and Insurance Management Society, Inc. (RIMS) is a not-for-profit organization dedicated to advancing the theory and practice of risk management.

# RECOGNIZING EXCELLENCE



**Ellen Dunkin**  
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*Mary Roth*

**B**usiness leaders from around the world understand that strong risk management practices can directly impact an organization's ability to grow, innovate and achieve strategic objectives. There is no clearer illustration of this than in the vital role risk management has played in helping organizations navigate the COVID-19 pandemic over this past year. But strong risk management does not happen by accident. That is why RIMS is pleased to honor the professionals and chapters that are using their knowledge and expertise to further their organizational goals and help empower the entire risk management community.

We are proud to recognize the 2021 RIMS Risk Manager of the Year Michael Harrington for his outstanding leadership as the vice president of risk management at Lockheed Martin Corporation, and Cheryl Lloyd, associate vice president and chief risk officer and interim vice president of systemwide human resources at the University of California, as the newest member of the Risk Management Honor Roll.

For her accomplishments throughout her career, Pamela Popp is being honored with the 2021 Harry and Dorothy Goodell Award. Named in honor of RIMS' first president, 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.

RIMS also salutes the impressive work of its chapter leaders, like 2021 Ron Judd Heart of RIMS Award honorees Mark Habersack of the Nevada chapter and Sue Mephram of the Saskatchewan chapter, as well as the outstanding chapters that were honored with Enhancing Chapter Outcomes (ECHO) awards. These include Chapter of the Year Orange County and ECHO winners Atlanta, Nevada and Oregon. These chapters have distinguished themselves through their first-rate strategic planning efforts to achieve their goals and objectives, demonstrating how successful chapters can make a substantial impact on our community.

Finally, for displaying exceptional initiative, volunteerism, professional development, achievement and leadership potential while still early in his career, Elliott Long of Aflac was named the winner of this year's Rising Star Award.

It is with great pleasure that we honor the remarkable achievements of this year's award winners. We hope you will join us at RIMS LIVE 2021 for the Awards & Leadership Keynote on April 26 to celebrate their achievements and we encourage you to learn more about these extraordinary risk professionals in this special RIMS awards issue. ♦





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**RISK**  
MANAGEMENT





RISK  
MANAGER  
of the YEAR  
2021

# Michael Harrington

Lockheed  
Martin  
Corporation

by  
Justin  
Smulison

**T**hroughout his distinguished career, Michael Harrington has worked to elevate the importance of risk management in the ever-evolving aerospace sector. As vice president of risk management and assistant secretary at Lockheed Martin, the standard for risk excellence was already sky high. He joined the global security and aerospace company in 2017 and was assigned to lead the digitization of its risk management program. More than 114,000 worldwide employees would be impacted by this upgrade, as well as many other end-users—some of whom are expected to one day participate in interstellar travel.

Knowingly or not, his career in risk, law and the U.S. Army had prepared Harrington for such a monumental undertaking. This dynamic work, as well as his community engagement and leadership among peers in related sectors, earned him the honor of 2021 RIMS Risk Manager of the Year.

With a market capitalization of nearly \$100 billion and annual revenue exceeding \$60 billion (reported in 2019), Lockheed Martin is the world's largest defense contracting business. The company produces a wide array of products ranging from F-35 and F-16 fighter jets and helicopters to the Orion crewed space program, which is designed



to take astronauts to Mars. Harrington leads a risk management department of eight from Lockheed Martin's corporate headquarters in Bethesda, Maryland. Their responsibilities include identifying, quantifying and managing all of the company's enterprise-wide risks, evaluating emerging and accelerating risks, and providing support to Lockheed Martin's four business units: Aeronautics, Missiles and Fire Control, Rotary and Mission Systems and Space.

"Lockheed Martin has always had world-class risk management and the technology of its day," Harrington said. "My goal was to bring its former, more manual processes into the 21st century. This is work that ultimately reaches every area of the company and it is very gratifying to know that my team's efforts made such a positive impact. I also feel honored that it highlights the importance of a risk management department in any area of business."

Harrington knew that an overhaul of Lockheed Martin's decades-long program would not happen instantly, and that it would also require his team to redirect their efforts. "To start, we had to get out of the traditional insurance-based mindset," he said. "There's risk in everything but there's a strategic way of refocusing without getting overwhelmed."

Harrington drafted a new risk management blueprint that focused on the areas of people, processes, programs and technologies. Furthermore, each major business area gained its own dedicated, full-time risk manager to provide guidance and liaise with leadership teams.

"Each risk member attends their area's quarterly financial reviews to better engage in emerging or new risks associated with the business," he said. "By transitioning to this approach, the risk management team is now involved with projects on the front end rather than dealing in crisis management at the back end."

The digitization process had to complement this new people-first approach to communication. Harrington collaborated with Origami Risk to implement a new risk management information system (RMIS) that changed his department's role as simply a repository for information. His group converts raw data into valuable information used for strategic decision-making by business leaders, underwriters and claims adjusters.

This capability further proved crucial in 2020 during the horrific wildfires in Santa Cruz, California in which \$150 million in Lockheed Martin facilities and equipment were destroyed. "The wildfires were obviously terrible, but this would have been far more devastating to our employees and oper-

ations had our modernization not been fully realized," Harrington noted. "I was able to instantly pull up the information on the location and know the headcount, the values and other vital details—whereas a few years ago it would have been a science experiment, at best."

Another critical assignment was mining and preserving the insurance documents that filled an off-site warehouse. When Harrington joined in 2017, the only records of historical insurance coverage were hard copies and given the company's extensive history of mergers, acquisitions and divestitures, it was an ineffective way to keep coverage straight for older, long-tail liabilities. Harrington and his risk team selected the Marsh Insurance Coverage Explorer platform, which allowed Lockheed Martin to be far more effective and nimbler when litigation arises.

"The lawyer in me recognizes the importance of historical information," he said. "Wearing my risk hat, I knew that digitizing them would eliminate the worry if they got damaged or lost."

## A Risk Philosophy Written in the Stars

One of Harrington's most rewarding career achievements in 2020 resulted from action beyond his daily responsibilities, though it certainly influenced his position at Lockheed Martin. He spearheaded the joint effort between NASA and the Defense Industrial Base to reinvigorate the risk and insurance support to the U.S. space program, which aims to send the first woman and the next man to the moon and later, to Mars. However, interpretation of a federal law addressing catastrophic liability risk was impeding the progress.

Tapping into his legal background, Harrington felt a special calling to address this problem for the entire space and defense sector, as well as the insurance industry. He formed and led a coalition of risk professionals and business leaders at Lockheed Martin, Boeing, Northrop Grumman, Aerojet Rocketdyne, Teledyne Engineering, Jacobs Engineering and NASA to tackle the key risk management issues that could cause delays and roadblocks for the space program. The major legal hurdle was U.S. Public Law 85-804, which created a government indemnity above available insurance for "unusually hazardous risks." The law provides critical balance sheet protection and encourages private industry to work on hazardous and novel programs like the space program.

Over an 18-month period, the coalition educated NASA on the potential issues and challenges of the program. The team was ultimately successful in changing NASA's position on 85-804 to grant indemnity, provided the industry could create an insurance program that addressed the risks. Harrington led the coalition to collaboratively draft and sign a specially designed joint insurance policy, operating agreement and claims handling agreement that would govern the behavior of the parties in the event of a loss to ease administration of the new program.

"When you approach other companies from a solution-based viewpoint, you instantly demonstrate that being a competitor is not the same as an adversary," Harrington said. "We had a common goal and being a leader among equals on this project was a career highlight. What we accomplished will help send our astronauts safely to the moon and Mars. It's amazing to be able to say that."



## An Impressive Risk Career Trajectory

**H**arrington's professional career dates back to 1985, when he graduated from Norwich University Military College of Vermont where he was commissioned as an officer in the U.S. Army 4th Infantry Division in Ft. Carson, Colorado. Four years later, he joined the U.S. Army 10th Special Forces Group (Airborne) in Ft. Devens, Massachusetts. In the aftermath of Operation Desert Storm in the early 1990s, he flew to affected areas in the Middle East and served as the logistics director during Operation Provide Comfort. Through the operation, he organized and delivered airdrops of food, supplies and medicine to refugee camps in the mountains between Iraq and Turkey, and helped displaced Kurds repatriate to northern Iraq.

"This turned out to be one of the largest humanitarian interventions in the world at the time, which is something I did not expect when I joined Special Forces," Harrington recalled. "No one had done anything like it before and we saved countless lives. It taught me that you can take on difficult—and even world-changing challenges—and succeed by first believing that you can do it and then carefully planning and executing those missions."

Following his honorable discharge, Harrington earned both his Master of Government from Harvard University and a J.D. from Boston University's School of Law in 1997 and began practicing law in Rhode Island, representing insurance companies, agents and brokers on a variety of corporate compliance and business matters. His introduction to risk began as an in-house counsel, which eventually put him in the risk management cockpits for multinational manufacturers like Textron, EMC and Jabil Circuit, where he oversaw domestic and international risk and insurance operations.

His affinity for all things airborne and high-tech was one of the driving forces of his career, and he wanted to raise the flag in the sector. Harrington served as the president of the board of trustees for the Aircraft Builders Council from August 2011 to March 2017 and also served as chair of its Innovation and Marketing committees.

Harrington is not one to let a day go by without making sure he is contributing or learning. The COVID-19 pandemic may have presented its challenges, but he saw opportunities as well. Although Harrington's military background provided him with extensive experience with aerial operations, he had never flown an aircraft—which he believed put him at a disadvantage in discussions involving negotiations, flight and flight planning risks.

So he used the COVID-19 lockdown and the suspended travel period as an opportunity to strengthen his knowledge by earning his FAA private pilot's license and passing his "check ride" in October 2020. This achievement, he said, helped him assess Lockheed Martin's many liability risks. It also curbed much of the feelings of intimidation that accompanied negotiating with clients, some of whom are retired generals who know each component and function of an aircraft. This newfound confidence was instrumental

**As terrible as the situation around COVID is, I see it as a chance for the risk management profession to take a leadership role.**

while assessing an important national security mission involving demonstration flights of the F-35 fighter jet in Finland. There, he facilitated obtaining the necessary insurance to cover both Lockheed Martin and U.S. Air Force assets.

"I realized that it was important to be able to better understand the pressures of the customers, who are pilots, and literally put myself in their seat," he said. "Now I have a more effective voice at the table when we evaluate products, services claims or litigations."

## Outreach: Boots on the Ground

**H**arrington is a strong advocate for community and professional engagement among his Lockheed Martin risk team. All are active members of RIMS and various other industry organizations, and he personally serves on client advisory boards for Chubb, FM Global, Marsh and Aon.

And while events of 2020 limited his typical in-person volunteer efforts, he recognized opportunities where Lockheed Martin could help those in need amid the pandemic. Drawing from his experiences in risk and Operation Provide Comfort, Harrington contacted a company he knew was in the business of building ventilators. By partnering with Lockheed Martin's supply chain team and ventilator manufacturers, his risk team successfully scoured the Lockheed Martin supply chain for unused or obsolete parts that were useful in the manufacture of ventilators. This ultimately eased stress on the global supply chain.

Additionally, Lockheed Martin donated its corporate air fleet to the U.S. Department of Health and Human Services to move critical health care providers. Harrington's leadership was also integral to the production of more than 97,000 protective gowns, 57,000 face shields, and tens of thousands of meals to frontline providers, communities and medically vulnerable seniors.

"As terrible as the situation around COVID is, I see it as a chance for the risk management profession to take a leadership role," Harrington said. "I was proud that we used our resources and banded together to help and make life more bearable for people on the frontlines. It's safe to assume this will not be the last global crisis we face in our lifetimes. Building a network is just one step—tapping into it for the greater good is how you truly harness the power of a community." ♦

# Cheryl Lloyd

University of California

**F**ebbruary 26, 2020 is a day that Cheryl Lloyd will never forget—that was the day the first COVID-19 community transmission in the United States was diagnosed at the UC Davis Medical Center.

Lloyd is the chief risk officer and interim vice president of systemwide human resources for the University of California, a public research university

system comprising 10 research universities, five academic medical centers, and three affiliated national laboratories, with more than 280,000 students and 230,000 faculty and staff.

When she first learned of the transmission, Lloyd was in an offsite meeting at a Portland, Oregon hotel with interim CFO Paul Jenny, COO Rachael Nava and a group of brokers, actuaries and other consultants discussing captive insurance operations. The COO received an urgent message to contact the UC's Executive Vice President of Health Dr. Carrie Byington at UC's Oakland, California-based headquarters. "We were informed we needed to cancel the meeting and immediately return to Oakland," Lloyd recalled.

by  
Russ  
Banham

CHIARA VERCESI





Once there, Lloyd and the team joined Dr. Byington, an infectious disease specialist and head of the university's various health enterprises, then-President Janet Napolitano, former Secretary of Homeland Security in the Obama administration, and other senior leaders in an onsite meeting to discuss a cohesive approach to managing a community transmission. Up to that point, coronavirus cases in the United States had only been linked to recent contact with other confirmed cases. But a "community transmission" denotes an instance where there is no clear source of origin for an infection.

At the time, the public was unaware of the community spread so Lloyd immediately reached out to members of UC's emergency response team to inform them. "I, along with others started making phone calls, making sure everyone on the team knew what was going on before it hit the media," she said. "Then, we started planning how to get the word out across the UC system. There was a good chance we would need to close the university."

On February 27, President Trump announced to the public that a patient with no history of travel to China or other COVID-19 "hot spots" had been diagnosed with the virus, indicating that the pandemic had entered a new phase in the United States. Although he never mentioned it was at a UC hospital, everyone at UC knew and understood the gravity of the moment.

## **COMMUNICATION AND COLLABORATION**

As the crisis began to take shape, the University of California looked to its experts for guidance. "We were so fortunate to have Dr. Byington leading our health enterprises," Lloyd said. "She had joined us the previous October. Two months later, the first coronavirus case was identified in China."

Dr. Byington had been monitoring the geographic transmission rates of COVID-19 on a daily basis and reporting to President Napolitano and other senior UC leaders. "At a meeting in January 2020, she told us that COVID-19 would soon reach U.S. shores and we needed to prepare for responses like reduced travel, school closures, distance learning and virtual staff work. We all looked at her in disbelief," Lloyd said. "She advised us to read up on the 1918 flu pandemic, which we did. Her predictions were absolutely correct."

To prepare an effective response to the pandemic, Lloyd turned to the UC system's emergency response plan. Although it lays out the "command and control" procedures to follow in the event of a natural disaster like an earthquake, flood or fire, Lloyd had to adapt them to manage the impact of the pandemic.

"We have a distributed work environment, with a chancellor entrusted to lead each UC campus, since what works for UCLA might not work at UC Merced," she said, "Each school's human

resources, risk management, legal and other professionals make decisions for that campus. Our role here at headquarters is to provide a unified answer to their questions and concerns when one is needed."

This bottom-up/top-down approach ensured continuous communications in the difficult weeks that followed. "An early decision we made was to create a special organization for Dr. Byington we called the UC Health Coordinating Council (UCHCC)," Lloyd said. "This way she could feed medical and other information on the expanding crisis to the emergency response team, which subsequently provided it up and down across the system."

This collaboration was of vital importance as UC is widely considered the nation's leading academic health system. Its five medical centers and three affiliated laboratories employ many of the world's leading infectious disease scientists and physicians. These facilities would be called upon to provide advice to the council based on key data like the number of infected patients and information on the latest treatments. For example, a team of researchers from UC Riverside was engaged with researchers from the University of Chicago, Northwestern University and the Argonne National Laboratory in mapping the protein of a potential COVID-19 drug.

## RISK MANAGEMENT ACROSS THE ENTERPRISE

One by one in the first two and a half weeks of March, each of the 10 UC campuses closed down, faculty and students transitioned to a remote learning, and much of the staff shifted to working virtually. UC hospitals pivoted to testing and treating infected patients and tracking the growing number of cases geographically throughout California.

In mid-2020, Nava appointed Lloyd as the UC system's interim vice president of human resources, making her responsible for the health, safety and welfare of the UC system's students and employees. Among the many issues her team addressed were urgent needs to acquire and distribute personal protective equipment and masks across the five academic medical centers when vendors could not always meet demand in the early days of the pandemic. Lloyd and her team also supported the campus leadership teams in developing a plan to continue to educate students, address the needs of students who were studying abroad under a variety of travel restrictions, and address the special risks of student athletes and students residing in on-campus housing. She met frequently with the risk managers and other administrators across the system to discuss proper hygiene, sanitation and social distancing measures.

"All our dorms are built differently, with the ones at our campuses in Irvine and San Diego allowing for more density, population-wise," she said. "We also had a population of students that are 'housing-insecure' who remained on campus in the dorms, so we looked at ways to move them into larger quarters like suites to increase the social distancing."

Similar measures were put in place to ensure the safety of employees. "We still needed people on campus to feed and test those students who were still living there," she said. "We needed

to make sure our employees were safe and that everyone was properly masked and social distancing and workspaces were cleaned and disinfected regularly. Both onsite employees and students also were required to take surveys of possible COVID-19 symptoms. If found to be infected, employees could not enter university facilities and students were required to stay in their dorm room."

Assisting these efforts was the Environmental Health and Safety organization, which met on a biweekly basis with Dr. Byington, Lloyd and other university leaders in collaboration with representatives of the different labor unions representing the employees. "Tough decisions needed to be made, such as do we give people time off from work, what do we do if we have a COVID exposure, and when and how do we bring people back."

## ONWARDS AND UPWARDS

Even as she was dealing with the COVID-19 pandemic over the past year, Lloyd also had to work on regular tasks like providing oversight for a number of university-wide programs including enterprise risk management, emergency management, mission continuity and behavioral threat assessment. She also oversaw the risk transfer of all lines of insurance for the UC system including medical malpractice, general liability, auto, employment practices, workers compensation, travel insurance, UC student health insurance, cyber and network liability, aviation and marine. In addition, Lloyd is president of all five of UC's captive organizations. Each April, she flies to London and Bermuda to meet with the captives' brokers, insurers and underwriters to negotiate July 1 renewals. Last April, she met with them virtually.

At the 2019 renewals, the insurance markets were most concerned about the risk of sexual harassment and violence on campus. In 2020, these issues were still a concern but now the pandemic took center stage. "I had my Title 9 officer lined up to go with me," she said. "Then the pandemic hit and that, of course, was the major discussion topic so I invited Dr. Byington to join us to discuss what we were doing to reduce the pandemic exposures and how the UC system was approaching treating COVID-19 patients."

The varied responsibilities took a personal toll on Lloyd. "There were times when I felt my world was going to collapse," she said. But she persevered "for the sake of others." Today, with students, faculty and other UC employees returning to the campuses, Lloyd said she looks back at the most trying and triumphant year of her career and credits her training in risk management for helping her on the worst days.

"We risk managers are crisis junkies in a way," she said. "We're able to compartmentalize—to shut off the noise and focus on the work in front of us," she said. "Several times last year, someone said to me, 'Don't you get rattled?' And I'd smile and say, 'Well, I work in risk management. I go with the flow.'"

Lloyd was also grateful for the help and guidance she received from her colleagues. "I was very fortunate to work alongside such incredible people like President Emerita Napolitano, Executive Vice President and COO Rachael Nava, our executive vice president in UC Health, Dr. Byington, our new president, Dr. Michael Drake—a physician who joined us last July—and my Deputy Chief Risk Officer Kevin Confetti," she said. "It was really a team effort." ♦





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# Pamela Popp

*Named in honor of RIMS' first president, the Harry & Dorothy Goodell Award pays tribute to an individual who has furthered the goals of the Society and the risk management discipline through outstanding service and achievement.*

**Pamela L. Popp, MA, JD, DFASHRM, CPHRM, AIM**, has long had a fascination with the business of health care. Whether it is physician best practices, hospital operations, or even the intricacies of state malpractice legislation, the health care field provides a new learning opportunity every day, which has helped fuel her passion and guide her career.

After graduating from St. Louis University School of Law with a J.D. in health law, Popp joined SSM Health Care in St. Louis as a corporate claims manager. While she loved the job of claims management, she was often frustrated that her department would resolve one claim and immediately move on to the next. It seemed like a never-ending cycle and Popp knew it could be improved.

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by  
**Emily  
Holbrook**





"I would see trends—physician practices, clinical issues, policies that needed changing—and yet there was no process in place for us to respond to those trends," Popp said. "I'm a problem solver, so it was quite frustrating to see an issue and not be able to address it. I worked to make that information more visible to senior management and show the value of addressing the underlying risk issues before moving on to the next claim."

Popp also experienced the challenges of being a woman working in a traditionally male-dominated field. But she did not let this deter her. "What doesn't kill you makes you stronger, and the careers of those warrior women have paved the way for future generations," she said. "Navigating a male-dominated field as a woman has made us stronger in our personal lives as well, which in retrospect, we all appreciated."

After her role in claims management, several risk management positions for various firms followed, including claims attorney for Tenet Healthcare, senior director of risk management for Stanford University Medical Center and corporate risk and insurance faculty for Regis University, among others. Currently, Popp serves as executive vice president and chief risk officer for GB Specialty, a division of Gallagher Bassett.

All along, Popp's 30-plus year career has been dedicated to health care risk management as a student, leader, mentor and innovator. Her leadership at the local, state and national level of American Society for Healthcare Risk Management (ASHRM) elevated both the organization and profession through her guidance on educational and certification programs.

"In Pamela's absence, the health care risk management community would have missed the significant creation of educational content, the adoption of the Certified Professional in Health Care Risk Management (CPHRM) designation, the transition of the industry from the 'only RNs' reputation, and the loss of 30 years of volunteer time through authorship, leadership, industry visibility and ultimately, the loss of her dedication to the members of the industry," said Robert Blasio, managing director of GB Specialty and Popp's supervisor.

## CONTRIBUTIONS TO THE INDUSTRY

**Popp has been active** in the health care risk management community since 1986. Over the

years, she has taken on various volunteer leadership roles, authored and edited several articles for the risk management community on a variety of health care-related topics, and frequently speaks at various industry conferences to further advance the knowledge around health care risk management. Throughout the COVID-19 pandemic, for example, she participated in webinars and authored *The Standard of Care in Flux—Patient Safety and COVID-19* to guide the health care risk management community during such unprecedented times.

Popp's efforts have resulted in tremendous change in the health care risk management field. She was instrumental in the creation and implementation of the CPHRM certification program for health care risk managers, working to develop content for the exam that allowed for recognition of experience. The CPHRM now serves as the benchmark of knowledge in the health care risk management industry, allowing for those completing the exam to elevate their positions, careers and salaries.

One key area of the exam—and a gaping hole of knowledge within the field—was the concept of risk financing within the health care risk management industry. Blasio said that Popp "almost singlehandedly" brought the risk financing perspective and content to ASHRM, teaching thousands of health care risk managers the concepts of risk financing customized for the health care industry. This education, including the ASHRM Risk Financing Boot Camp/Certification, has contributed to the success of the health care risk financing and captive programs in the United States and beyond.

"Risk managers receiving this training are more competent and confident with their risk financing programs and become bolder with program expansion and self-insurance strategies" Blasio said.

Popp also created the ASHRM Foundation, focusing on recruitment and educational efforts to encourage young people to consider health care risk management as a career choice, and has served as editor and author of five ASHRM Playbooks, as well as contributor to the *ASHRM Journal* and the new guidebook *Healthcare Risk Management Fundamentals*.

Popp has been very involved in risk management organizations at the local, state and national level over her career. At ASHRM, she has served as president, member of the board, chapter leader, and has worked on various committees and task forces. Currently, she is serving her second term as chair of the ASHRM Education and Content Committee, developing content for current members as well as identifying opportunities and methods to recruit the next generation of health care risk managers. In recognition of her efforts, she received the Distinguished



Service Award, making her only the 13th recipient of the award in the organization's history.

She also served two terms as president of the American Hospital Associations' Certification Center, which develops and administers the CPHRM and other health care accreditations, and as president of the board for the International Center for Captive Insurance Education (ICCIE), where she continues to serve as faculty on health care captive and risk financing topics. In addition, she is a member of various committees of the Vermont Captive Insurance Association and Physician Hospitals of America and teaches health care risk courses for the Associate in Captive Insurance program.

Throughout her career, the resources RIMS offers have helped her in her journey. "RIMS provides the comparison information for the other industries, which is a tremendous help when trying to introduce concepts like human factor engineering into health care risk management," Popp said. Along with the resources and inspiration she derives from RIMS, Popp also attributes her successes to those that have guided her along the way.

"I was graced with many mentors over the years, and I have a strong belief that we must return the gifts given to us early in our careers," she said. "One of my favorite pieces of my current role is the ability to mentor those new to the industry, whether by teaching a class through the local college, ASHRM or ICCIE, or by providing private guidance."

## ADVOCATING FOR EDUCATION AND LEARNING

**Popp's "ultimate success tool"** has been her ability to respond to adversity by focusing on learning. As a result, she has worked hard to promote health care risk management education. In addition to her efforts around the creation of educational content and the adoption of the CPHRM designation, Popp has also mentored those individuals in certification classes, helping to make certain that future health care risk managers are well educated and competent in their field.

"I have loved teaching others since I was young," Popp said. "My first teaching role was helping a neighbor child with a learning disability stay current during the summer school break, so that she didn't have to be placed back a grade. I saw the benefit of helping others learn, and I loved it. So, when I found that others shared my passion around health care risk, it was only natural to start sharing stories and information. These discussions led me to join various health care

## Choosing a career in risk management will not only keep you challenged and interested, but the skills will apply to every aspect of your life.

risk associations and to ultimately work towards leadership roles in those organizations."

Popp has also taught risk management at the college level. She said she was surprised many students had never heard of risk management, but that never stopped her from promoting the discipline.

"My advice to these students—and to those early in their careers—is that choosing a career in risk management will not only keep you challenged and interested, but the skills will apply to every aspect of your life," Popp said. "Considering a tattoo? There is a risk to that. Considering adopting a pet? There's a risk to that, too. Learning to think like a risk manager gives you the ability to control the risks presented to you throughout your life and gives you a chance to be strategic in your choices as a consequence."

She admits risk management is a challenging career choice, especially at a time when society focuses on what was not done right versus what was prevented. "This is seen more in the health care industry, where risk managers are still often relegated to an office in the basement, and where the risk voice is often heard as negative," she said. "Nonetheless, health care risk managers are some of the most passionate individuals who understand that the challenge is to find ways to move the organization forward even in the face of significant risk."

Even though her risk management career path has not always been easy, she never thought about throwing in the towel. Early on in her career when she faced judgment and stereotyping based on her gender, she was told to not give up—advice she relies on to this very day.

"The challenge of risk management—the unknowns, the need for immediate response, the endless creative thinking—is exactly what makes it the best career choice for individuals who live by the mantra 'don't give up,'" she said. "Every day you learn something new, are forced to think differently and can create solutions previously unknown." ♦



# Mark Habersack

by Emily Holbrook

**The Ron Judd Heart of RIMS Award recognizes the volunteer contributions of a RIMS member who serves as a role model while keeping the chapter, and hence the Society, vibrant and resilient, thereby truly exemplifying the “Heart of RIMS.”**

**M**ore than 30 years ago, the predominate association in Nevada for those in the risk management and insurance field was the Nevada Self-Insurers Association (NSIA). This association was focused on self-insured workers compensation programs but was primarily a lobbying group focused on Nevada state workers compensation laws. Mark Habersack served as a lobbyist from 1991 through 1997 and worked with both sides of the aisle in educating Nevada lawmakers about workers compensation. During this time, the state’s workers compensation laws were revised and rewritten, and the State of Nevada got out of the “business” of workers compensation.

That change left a void, however. The state now lacked a broader-based association that looked at all facets of risk management. So, in January 1987, Habersack and a handful of risk managers formed a steering committee and reached out to the Risk and Insurance Management Society to find out more about the association, and what they needed to do to become an official chapter. After an initial meeting

with the organization, Habersack and his co-founders joined RIMS as members. From there, they began a push to reach the minimum membership goal required to form a chapter.

Their efforts proved to be a huge success, and since then, Habersack, who serves as director of risk management for MGM Grand, has volunteered and worked tirelessly over 30 years to make the Nevada RIMS chapter as strong and vibrant as it can be.

## NEVADA CHAPTER FLOURISHES

**“O**ur first meetings were held at the Gold Coast Coffee Shop with a whole seven dollars in our treasury,” Habersack recalled. “But it was a start. From there, we had a lot of challenges as Las Vegas and Nevada is not a hub for insurance. Our primary industries were gaming, mining and the government.”

CHIARA VERCESI



Habersack and the founding members had to figure out how they could meet the needs of the businesses in the area. In the beginning, they leaned on their connections within the NSIA for help. As Habersack said, this helped drive the chapter's membership numbers because of RIMS' educational programs and its national perspective on risk management.

Before the chapter had the funds to purchase a chapter management system, Habersack built the chapter's website. As part of that website, he created a newsletter devoted to the Nevada RIMS chapter and formed a chapter LinkedIn group.

Not only has Habersack been committed to the promotion of the Nevada chapter, but he also has an influential voice for risk management across the entire western region. He has served as the Western Regional Committee Chair and has helped promote chapter collaboration within the Nevada region. In addition, he played a key role in creating successful Western Regional Conferences in 2011 and 2019.

Fast forward 30 years and Habersack has served as the president of the Nevada RIMS chapter four times. Prior to serving as president, an individual must first serve as the vice president. Once their term as president expires, they rotate to the delegate role. This means Habersack's four stints as president equates to 24 years of chapter service through the three positions.

"Mark is the epitome of a team player," said Peter Maglione, director of risk management for Aria Resort & Casino. "To correlate it to basketball, Mark would have played all five positions and is the teammate that is always looking to give the assist versus scoring the basket himself. I can easily say that without Mark being the lifeblood of the Nevada chapter, it would not exist as it is currently constructed."

## ADVANCING THE RISK MANAGEMENT PROFESSION

**H**abersack has long worked to promote the risk management profession. From 1991 to 1997, he served as a non-paid lobbyist at the State of Nevada Legislator focused on workers compensation reform. He also implemented an ERM program for Nevada's Clark County Department of Aviation, and, in a limited capacity, for MGM Grand Health and Safety Center of Excellence for emerging health risks in the casino and hospitality industry.

This experience has been essential during the pandemic. Mark Czerniak, vice president and chief financial officer for MGM Grand Hotel & Casino, and Habersack's superior, noted Habersack's skill and expertise in dealing with the impact of COVID-19 on the hospitality industry. "He is an expert at balancing the needs of risk management but also understanding that we work in the hospitality industry where our guests always come first," Czerniak said.

"Mark has been a valuable and critical leader at our resort over the last year through truly trying times in the hospitality industry," he added. "He has played a leading role not only at our property, but for our company in general in deploying industry-leading health and safety protocols and strategies to best mitigate risk during these times."

**As a result of Mark's strong leadership, our chapter did not completely implode and we have been able to grow to the amazing organization we are today.**

In addition to his job responsibilities, Habersack looks for ways to support a younger generation that will be the future face of risk management. To that end, he has volunteered as an advisor for students at the University of Nevada Las Vegas (UNLV) for the school's ERM program and scholarship program. Additionally, he serves as a mentor through the UNLV Rebel Risk Management Club, which the chapter helps fund. He has also been a key participant in the Rising Risk Professional networking group the Nevada chapter created.

Habersack has also been a strong advocate for the Nevada chapter's support of the Spencer Educational Foundation, to which the chapter routinely donates. In 2018, the chapter also developing an ERM Challenge at UNLV, which was based on the national Spencer Educational Foundation competition. Each semester, Habersack mentors participating teams.

## CALM UNDER PRESSURE

**I**n the late 2010s, during the time of casino consolidations and mergers, the RIMS Nevada chapter was struggling as membership numbers dropped. The chapter had to learn how to become more diverse in regard to its member companies, so the board turned to the area's Better Business Bureau and Chamber of Commerce for guidance. In addition, Habersack worked with minority-owned business programs to teach risk management, insurance, safety and the benefits of RIMS membership. By thinking—and reaching—outside of the box, the chapter was able to curtail its membership losses and continue to focus on growth.

"As part of a 14-week program to these business owners, I present risk management in one of the classes to help the owners understand the basics of risk management, insurance, safety/OSHA, and the benefits of RIMS," Habersack said. "So, when they grow and become more successful and they get to a point to bring on a risk manager, they will support RIMS, and have their risk manager become a member of RIMS."

As is common within many boards, challenges can arise. Two years ago, the RIMS Nevada chapter experienced turmoil as a result of job changes among the board, which resulted in two members working together in the corporate world. At the time, chapter bylaws prohibited board members who were in a supervisor/subordinate relation to serve on the board at the same time. Habersack took the lead in addressing the issue and recommended a change to the bylaws. "As a result of Mark's strong leadership, our chapter did not completely implode and we have been able to grow to the amazing organization we are today," Maglione said.

Habersack takes such compliments in stride, focusing more on the success of a chapter he helped found. "It has been rewarding to have been a part of planting the seeds of knowledge and building a successful chapter and now to see how our chapter has flourished and continues to flourish even after 30-plus years," he said. "What more motivation do you need as our chapter history speaks for itself. I am so honored to have been a part of its growth." ♦



# Sue Mephram



by Emily Holbrook

**The Ron Judd Heart of RIMS Award recognizes the volunteer contributions of a RIMS member who serves as a role model while keeping the chapter, and hence the Society, vibrant and resilient, thereby truly exemplifying the “Heart of RIMS.”**

**W**ithin weeks of Sue Mephram beginning her career in risk management, someone from the RIMS Saskatchewan chapter—fondly known as SKRIMS—tracked her down, introducing themselves and the organization and inviting her to a chapter meeting.

“I went to my first meeting in 1996 and there was only one other woman in the room and 20 men and I was more than a bit overwhelmed,” Mephram recalled. “And when they started talking about insurance and risk, I wondered what I had gotten myself into.”

But it did not take long for Mephram to realize that if she was going to succeed in her new posi-

tion, she was going to have to rely on others in the industry, notably, those at the SKRIMS meetings. There was no internet or Google searches or online networking to fall back on. In the mid-90s, people were the only resource. With drive and ambition, Mephram used that initial meeting as a starting point for a storied and celebrated career in risk management and insurance.

## **SUCCESS IN SASKATCHEWAN**

**J**ust four months into her risk management and insurance career with the Province of Saskatchewan, Mephram worked on her first insurance claim at a post-secondary technical college with more than 7,000 students—the largest fire loss her organization had ever experienced.

“Again, the SKRIMS members came to my rescue,” she said. “Nowell Seaman—then risk manager with the University of Saskatchewan—called me the day after the loss, offering advice on adjusters and the availability of classroom space if needed.”

Within one year of being a member of SKRIMS, Mephram was asked to join the board and, as she said, “the rest is history.”

For 25 years, Mephram has served as a key member of the SKRIMS



board, volunteering in various capacities, such as chapter secretary, vice president, representative of the RIMS Canada Council (RCC)—a standing committee of RIMS—and the SKRIMS Chapter Nominating Committee, among others. And though Mephram retired from her full-time position with the Province of Saskatchewan back in 2013, she remains a committed volunteer to her chapter and RIMS to this day.

Mephram is currently focusing on her responsibilities as secretary of the Saskatoon Host Conference Committee for the 2023 RIMS Canada Conference.

“Without Sue, the conference would be difficult to plan,” said Katherine Dawal, SKRIMS chapter president and Host Conference Committee co-chair. “As a co-chair for the conference, I look to Sue for everything, as she has been involved in past conferences.” Dawal explained that, as a first timer with the Conference Committee, she would be “completely lost” without Mephram’s assistance.

Mephram’s volunteer efforts extend well beyond the chapter level, however. Her commitment to RIMS has been demonstrated during her extended term as secretary on the RCC and in her current role as secretary for the National Conference Committee (NCC), a subcommittee of the RCC, of which she has been a dedicated and instrumental member for several years.

Mephram is currently the longest-tenured volunteer of the RCC and its subcommittees, having served in a variety of capacities for more than 20 years. With her long-time involvement with RIMS at the chapter level and the national level, she has naturally assumed the mantle of both “historian” and “librarian,” Dawal noted, due to a combination of her remarkable memory and her strong organizational expertise.

## NO CHALLENGE TOO BIG

**D**uring her time with the Saskatchewan government, Mephram saw her share of challenges. In her early years, she took on the task of writing the first RFP for broker services and consolidating the risk management program under one umbrella. (The program in place when Mephram was hired was with two different brokers and directly with an insurer—there was no broker intermediary.) The insurance program included property insurance for over 1,500 Government of Saskatchewan properties located in 180 communities, all of the construction projects in government buildings, a fleet of 6,000 government vehicles and a fleet of government aircraft, including executive, air ambulance and fire-fighting aircraft.

In 1999, Mephram earned her Canadian Risk Management (CRM) designation from the University of Toronto at a time when few schools offered such courses. Mephram had to complete her coursework by mailing in assignments. Comments from the instructor were only received long after participants had submitted their next assignment. Mephram was one of the first five people in the Province of Saskatchewan to earn this designation.

**Saskatchewan is well known for its volunteering spirit. I was raised to help out where I could and pay it forward and that is how I have lived my life.**

On the chapter side, one of the biggest challenges Mephram faced was securing the financial commitment from the SKRIMS board to send the chapter’s RIMS delegate to the annual RIMS conference. Some board members were supportive of the idea, while others were not, resulting in healthy conflict among the members.

“Sue decided to study the idea further and contacted her fellow RCC members to see what the other chapters were doing,” Dawal said. “She then put forward a proposal that included the financial impact, what the other Canadian chapters were doing and the benefit to SKRIMS.”

Following what Dawal calls a “spirited discussion,” the proposal passed and SKRIMS is now represented at the annual RIMS Conference House of Delegates meeting.

## PUTTING THE FUTURE OF RISK MANAGEMENT FIRST

**M**ephram has always looked for opportunities to grow the risk management profession. Through her work with the chapter nominating committee, Mephram is involved in identifying and encouraging new members—some of whom are just starting their risk management careers—to join the chapter board.

Her interest in continuing professional development led her to book a number of Risk Fellow workshops and she continues to be instrumental in bringing PERK sessions to the Saskatchewan chapter. She continuously promotes the RIMS Canada Conference to the chapters as well as the CRM designation, Risk Fellow designation and the new RIMS-CRMP certification.

Mephram also mentors both colleagues and students. During her time as a practicing risk manager, she mentored colleagues and those new to the risk management field and never hesitated to reach out to those that could assist her with a challenging issue. On the higher education side, she worked on chapter outreach with the University of Regina and Saskatchewan Polytechnical Institute to encourage student involvement in the chapter.

“The province of Saskatchewan is well known for its volunteering spirit. I was raised to help out where I could and pay it forward and that is how I have lived my life,” Mephram said. “I was a successful risk manager because of my involvement with this organization. I hope that over the past 25 years, I have had a positive effect on the chapter members. From what I see with the new generation of risk managers, the chapter is in good hands and will continue to be a vibrant member- and community-focused chapter for the decades to come.”

Mephram said she owes much of her career success to RIMS and her fellow risk managers that helped her along the way. “I can’t imagine how my career would have progressed without the support and knowledge of my fellow risk managers,” she said. “Through my volunteering at the local and national level, I developed confidence in my risk management knowledge and abilities and learned to deal with anything that came up. I also learned to tell people to take a hike in such a way that they enjoyed the journey, and that is a necessary skill in this line of work.” ♦

# 2021 RIMS CHAPTER AWARDS

by Will Gilchrist

The **RIMS Enhancing Chapter Outcomes (ECHO)** Awards program was created in 2017 as a way to help chapters with strategic planning throughout the year and work towards attainable goals. Chapters are encouraged to complete the ECHO planning template and submit their goals at the start of every year and then report on progress regularly as they plan chapter events and engage with members. At the end of the year, a chapter can submit their completed ECHO template outlining their goals, progress and lessons learned for ECHO Award consideration. The ECHO program is administered by the RIMS Member and Chapter Engagement Committee, which also serves as the judging panel for all ECHO Awards. After reviewing all submissions, the committee selects an overall Chapter of the Year along with other ECHO winners. This year's winners will be honored for their work during RIMS Live 2021 and each will receive a cash award as recognition of their accomplishments.

## CHAPTER OF THE YEAR Orange County

In recognition of its exemplary work over the past year, the RIMS Orange County chapter was honored as the 2020 Chapter of the Year. Amid the pandemic, the chapter increased the efficiency of its operations and enhanced members' experiences by adopting new chapter management software and developing a new website, which led to an increase in meeting attendance, particularly among professional members.

By adopting a new approach to meeting management and chapter operations, and seamlessly transitioning to virtual



meetings at the start of lockdown, the Orange County chapter was able to maintain engagement, especially among risk professionals who might not have otherwise attended in-person events, and consistently provide valuable education to members throughout 2020. The chapter also delivered content on a wide range of topics from cyberrisk to work-

ers compensation to collateral management, attracting a broader group of risk professionals from different industries.

Additionally, the chapter was able to foster valuable relationships with like-minded organizations and local RIMS chapters to broaden their reach and collaborate on content development. This allowed the chapter to help

strengthen the local risk management community and provide an environment where the "risk managers of tomorrow" could interact with more-experienced colleagues from a wide range of backgrounds and industries to network and share ideas.

## ECHO AWARDS Nevada

After being named 2019 Chapter of the Year, the RIMS Nevada chapter sought to sustain the momentum through 2020 with compelling educational sessions, a volunteer event at a local food bank and a chapter fundraiser. In addition, the chapter committed





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to building out a diversity component to their programming to better align RIMS initiatives with the needs of the local community. Despite the effect of COVID-19 and the inability to hold in-person meetings, the chapter was able to shift its focus to hold 13 virtual educational and networking events in 2020. The move to virtual meetings allowed the chapter to partner with similar organizations and RIMS chapters across the country to expand its reach and deliver content to non-local

## Oregon

**I**n 2020, the RIMS Oregon chapter took steps to increase diversity within the chapter community and hosted a number of events to bring issues around inclusion to the forefront. In February, the chapter held a joint meeting with like-minded organizations to address diversity and inclusion within safety and risk management practices, and followed that up with a virtual networking session, "Virtual Drag Queen Bingo." This event was geared

midst of a pandemic and a fully virtual world, the chapter found that students at the career center were even more interested and engaged, compared to in-person events, and this led to greater participation than would be typical in a "normal" environment. With the forced shift to virtual making the chapter more accessible to a younger audience, the chapter is planning to continue offering digital meetings in the future to cater to this group of professionals. The chapter was also able to further adapt to an increasingly digital world by redesigning their website and improving their online presence to better communicate with the local risk management community.

## Atlanta

**R**IMS chapters are at the forefront of bringing talent and new faces into the risk management industry and community. The RIMS Atlanta chapter embraced this by using events across the United States as inspiration to push for greater diversity on its chapter board. While the chapter was restricted in the way it could operate due to these unprecedented circumstances, they were able to formulate creative

ideas and plans to meet objectives. The addition of many new faces to the board provided a jolt of fresh perspective on how to achieve chapter goals virtually during lockdown.

Demonstrating its commitment to diversity, equity and inclusion, the Atlanta chapter became the first RIMS chapter to create a formal board seat devoted to diversity issues. The chapter has also committed to building a board that is more representative of the local community and shifted recruitment so that 25% of the elected board in 2020 were individuals of varying ages, genders and ethnicities that had not previously been involved in chapter leadership.

With in-person gatherings limited due to the pandemic, the Atlanta chapter quickly pivoted from the golf and tennis events that were originally designed to be its premier fundraising and networking events during the year to a fully virtual trivia fundraising event. By increasing their engagement and partnering with the vendor community, the Atlanta chapter nearly matched the amount they would have otherwise raised with an in-person event. ♦



risk managers. As a result of this success, the chapter has planned to extend its community to northern Nevada and build out a "satellite chapter" in the area. With the majority of chapter meetings being hosted virtually and without an added cost for venues and meals, the chapter was able to provide a donation of \$10,000 to the Three Square Food Bank in Nevada.

toward increasing LGBTQ+ participation in the chapter.

The chapter also continued its outreach to younger risk professionals, as they worked with Portland State University on a virtual career fair for future risk leaders, while branching out and engaging new organizations, as was shown in their joint meeting with the American Society of Safety Professionals. Even in the





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# ELLIOTT LONG

## RISING STAR AWARD

by Justin Smulison

**Even though he is still in the early stages of his career, RIMS Rising Star Award winner ELLIOTT LONG has already demonstrated an undeniable passion for enterprise risk management (ERM) that is sure to make him a leader in the practice.**

A 2014 graduate of the University of Georgia, Long began his career at Deloitte before joining Aflac's ERM division in 2016. "It was a perfect time to join the ERM team because the COSO ERM and ISO 31000 frameworks were updated shortly thereafter," he said. "The profession and best practices were changing, which was fortuitous for me because I was new to ERM and all ERM professionals were adapting at the same time I was. It has been helpful to bounce ideas off of ERM professionals at other companies to tailor these changes to our own respective companies."

Long soon caught the eye of Aflac's leadership by incorporating and customizing best practices from research provided by RIMS, COSO and other sources of ERM thought leadership to fit Aflac US. This effort resulted in the formation and deployment of department risk scorecards across Aflac US as part of its risk governance program.

He also created and implemented Aflac's Emerging Risk Program, which provides quarterly updates to the company's

top executives and its U.S. risk committee to help guide and influence strategic decision-making. In the past year, the program helped Aflac accurately assess COVID-19's impact on its supply chain, premium persistency and virtual sales capabilities.

Long has proven to be an integral member of the six-person Aflac US ERM team. In recognition of his achievements, he received both a Spot Award for high performance and initiative in Aflac's global risk management division and the Aflac Way Award for surpassing expectations with regard to subject-matter knowledge.

In an effort to further his education and build on his professional experience, Long is pursuing a Master of Science in Organizational Leadership on a full scholarship from Aflac, and has applied to pursue an MBA at the University of Georgia as part of an additional scholarship program through the company.

"Part of what makes Aflac a great company and a top workplace is its commitment to our employees," Long said. "It's

wonderful to be at a company that continues to encourage and motivate."

### OUTSIDE IMPACT

Long has enthusiastically embraced opportunities to give back to the profession. He has presented at multiple risk management conferences such as RIMS' Atlanta and Western Carolina chapters, the North Carolina State ERM Initiative, and the Atlanta Risk Council on topics that include strategic risk management, creating a risk-aware culture, and risk reporting. He co-authored a well-received *Risk Management* magazine article in August 2020, titled "4 Tips to Build Influence as a Risk Manager." He also mentors University of Georgia students through his membership with the RIMS Atlanta chapter.

"You get out of your career what you put into it, but no one does it on their own. Being paired with students has been a great experience, because I had a lot of mentors who took me under their wing when I was in college," Long said. "I remember what it meant to me when an experienced profes-

sional would take the time to help me understand complex issues, not just about the job, but the workplace and building relationships, so I enjoy paying it forward as best I can and returning the favor."

Through this participation at the University of Georgia's Terry College of Business, Long provides his unique perspective to his mentees. In addition to being close in age, he had more than five years of traditional workplace experience before being forced to go fully remote due to the COVID-19 pandemic. His insight helps students to be better prepared to approach the business world and the risk profession—no matter the environment.

"I try to infuse some of my experiences into our conversations just to reiterate to them that we're living in an increasingly uncertain world, which reinforces that risk management is important," he said. "They are doing remote school so they see what it's like for the broader workforce and I can talk about how that is impacting insurance companies. It's been a learning experience for me and for them, as well. Sharing that has been extremely valuable." ♦





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