

Accidental Risk Champion: Accidentally On Purpose



By Melanie Lockwood Herman

Executive Director

Resource Type: Risk eNews

Topic: General



(Pictured, from left to right: Philip Briggs, Kevin Duke, Julie Reyburn, Heather Chadwick, Amanda Rudy and Ma'Rion Horhn.)

Last weekend the Fall 2018 cohort of NRMC's Risk Leadership Certificate Program journeyed to our headquarters in Leesburg, VA for the second of three weekend programs. During RLCP cohort members explore six core competencies of risk management, these being: *risk assessment, risk culture, risk function design, insurance program oversight, risk communication and risk reporting.*

Derek Symer from AHT visited NRMC to serve as our "broker in the hot seat." During his one-hour segment Derek answered questions about the insurance industry, the relationships between brokers and carriers, and how AHT approaches client service. He also shared some of his personal philosophies and experiences supporting sound risk management in the nonprofit sector. Derek's clients include NGOs, associations, schools, and charitable nonprofits. A chance question about how insurance professionals wind up in their roles led Derek to tell us how he wound up as a risk champion and insurance professional. Derek's story in turn led to the group sharing their respective risk leader journeys.

We thought you'd like to hear some of the "accidental" risk champion stories they shared:

Crisis inspires clarity. Julie Reyburn, Director of Risk Management at American Jewish World Service explained that after a former employer found itself dealing with an uninsured event, the leadership team resolved to better understand the components and nuances of its complex property and casualty insurance portfolio. At the time Julie was serving as the liaison to the audit committee. Someone on the committee adroitly suggested that Julie was the best qualified to take over management of the insurance portfolio. Her fate was sealed. One of her first assignments was to benchmark the organization's P&C coverages and offer suggestions to right-size coverages, from terms to limits of liability. From that "accidental" experience and in the wake of another unanticipated downside risk, Julie was asked to champion a comprehensive risk assessment for the organization.

You can't make this up. Kevin Duke, Divisional VP at GAIG's Specialty Human Services division shared that after earning a Bachelor of Arts degree in English and History, he discovered limited openings at the "English Major Factory." He was eventually offered a journalism role, but the starting salary was low. Kevin recounts that, "The price of gas at the time was around \$4 per gallon, and despite being an English major, I had a firm enough grasp of the math that I knew my take home pay, post-gas, would be next to nothing." Kevin saw a job posting for an "Underwriter," and since it had the word "writer" in it and paid twice as much as the journalism gig, he applied for the job. He recalls attaching a few clippings to demonstrate his writing talent. Kevin adds, "The hiring manager, probably in a momentary lapse of judgment, hired me anyway. I quickly realized that this was NOT writing as I had expected it, but a far better, more challenging opportunity, targeting brainwaves not used in years. After eleven years in insurance underwriting for nonprofits with a specialty company, I can say I am proud to be in the risk business!"

Every good deed gets rewarded. Amanda Rudy, Quality Assurance and Accreditation Manager at Community Based Care Holdings, told her RLCP colleagues that her work in one area of operations led her boss to conclude "you handle that other stuff well . . . you should handle risk management too!" She's especially grateful that her organization's CEO was not only committed to evolving risk management capabilities, he let Amanda know he would support professional development opportunities that would help her succeed in her new role.

A board member's brilliant idea. Most seasoned nonprofit executives can recall a variety of "brilliant ideas" coming from members of their boards. For Heather Chadwick, one of the best ideas suggested by a board member was to consider a program that would bring together ad hoc risk management strategies and activities into a holistic, mission-advancing risk function. The organization's first step was to seek pro bono help from a consulting firm. After the consultant's presentation to the executive team, Heather's manager approached her in the hallway and said, "I think this would be a great project for you. We need a point person, and it seems like a wonderful professional development opportunity for you." Heather admits, "I knew next to nothing about risk management," at the time, but quickly signed on. She's now grateful for the "accidental on purpose" moment in the hallway that has shaped her career and led to her service as Risk & Policy Manager on the ERM team at Teach For America.

At NRMC we are big believers in serendipity. We define an "accidental risk champion" as one who takes a holistic approach to their career, and has the ability to bring their broad knowledge and experience to a systems perspective. Risk management requires many diverse perspectives on risks and the ability to recognize how

risks intersect and play out across many departments and functions of an organization. Be on the lookout at your organization for those who cultivate a culture of inquiry and candor. English majors make good “underwriters,” many brilliant ideas are indeed just what an organization needs, and new roles thrive when leadership supports professional development. As risk champions we are always on the lookout for happy accidents.

The next cohort of the Risk Leadership Certificate Program will convene in Fall 2019. Visit [this page](#), or contact NRMC at 703.777.3504 if you are interested in applying!