

Risk Conversations — A Senior Living Podcast:

Episode 1

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JOHN ATKINSON: All of these emerging risk patterns are going to require innovation from a risk and insurance perspective. We have to accelerate that innovation.

SPEAKER 1: Welcome to Risk Conversations, a senior living podcast. Your host, Tara Clayton, is a consultant with Willis Tower Watson Senior Living Center of Excellence. She gained many insights from her prior experience as a litigator and in-house counsel. While no longer providing legal advice, she now offers clients strategic and useful risk management advice. Tara talks to industry partners about the challenges they face and the solutions they seek as part of our mission of helping seniors thrive.

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TARA CLAYTON: Hello, everyone. And welcome to Risk Conversations, a senior living podcast, where we discuss risk solutions to issues facing the senior living industry. I'm your host, Tara Clayton, a Senior Claim Consultant and part of the Willis Towers Watson Senior Living Center of Excellence team.

Welcome, audience, to our very first episode. We'll get into kind of the purpose and the goals of the podcast with my two phenomenal guest speakers that I'll be introducing in just a second. But hopefully, this is a new platform to communicate and connect various members in our industry to discuss some of the high topics that we face on a daily basis. I'm going to turn it over and introduce the two guest speakers that we have today, John Atkinson and Mike Pokora, the co-leaders of our Willis Towers Watson Senior Living Center of Excellence national practice. So first, John Atkinson, hello, and welcome to the podcast.

JOHN ATKINSON: Good morning, Tara, thank you.

TARA CLAYTON: And Mike Pokora, it's great to see you as well on the screen. Hello.

MIKE POKORA: Good morning, Tara. Good morning, John. Nice to be here.

TARA CLAYTON: Well, as I said, this is our very first episode. And I felt that it was very important for our first episode to really talk with our founders of the Senior Living. And you'll hear me say COE, I'm talking about the Center of Excellence, when you hear me abbreviate that. So, the founders of our COE practice, before we really kind of dig into who the COE is, what we're doing, I want to kind of get a little bit more information about the two of you. And really, how did you guys even get started in-- and I know I'm going to make John smile when I say this, in the insurance industry. How did you guys find your way here? And John, I'll go to you first.

JOHN ATKINSON: Well, I got into the insurance industry because when I graduated from college, I knew I was always going to be in sales. My father was a salesman, and I consider that a noble profession. I was married. My wife was in law school. And I had two job offers out of college. One of them was to sell postage meters for a company called Pitney Bowes. And the other was to sell business insurance for a company called Liberty Mutual.

And notwithstanding the sexiness of being able to sell postage meters, I opted for the business to business insurance opportunity at Liberty, where they trained me to be not only an entry level business insurance representative for that company, but also really gave me my start in the industry.

TARA CLAYTON: Awesome. Mike, what about you?

MIKE POKORA: My story is a little different. Mine was more of a calling. When I was graduating from college, it was the mid '80s, and I got a job my senior year actually in computers. And if anybody remembers the mid '80s, I'm dating myself right now. But the economy was not very good. So about three weeks into training, I got laid off. I moved back to the Midwest and with my parents. And my father said, I can stay with them until the first snow falls, so I better find a job pretty quickly. So that gave me about six weeks.

And like John, I got a job with Liberty Mutual at the time. So, it wasn't really a calling. It was a job. It was sales. And back then, actually, what was most interesting to me about the Liberty opportunity was, it was actually half sales and half underwriting. So, they basically gave us a salespeople-- John is shaking his head. They gave us the pen to do it. So actually, it was a great

training platform and it was a great place to start with Liberty Mutual. And that was about 30 years ago now.

TARA CLAYTON: Wow. I know John, you haven't been in the industry quite that long.

JOHN ATKINSON: No.

TARA CLAYTON: So, it sounds like you both started out at Liberty Mutual. Obviously, you guys are in the forefront when it comes to senior living and the issues facing senior living insurance. How did you guys transition from the roles that you had at Liberty Mutual? How did you make your way over to senior living, or what enticed you over into this side of the space?

JOHN ATKINSON: Well, it's going to sound like we're like twins. But we both left Liberty Mutual after a couple of years to become brokers. So, at Liberty, we had one product offering, which was Liberty Mutual. And I think speaking for myself, I really liked the industry. My original plan was to do this until my wife graduated from law school, and then I was going to go to law school and practice.

But by the time she graduated, I realized I didn't want to work that hard. So, I decided that I would continue my career in insurance. Moved over to a company called Thilman and Filippini, which was at the time, a small Chicago based broker. And we grew that company into one of the larger privately held insurance brokers in the country. And Mike joined us. I'll let him speak to that. Somewhere along the line, I can't remember. But we've been there—

MIKE POKORA: 2000.

JOHN ATKINSON: 2000, yeah. We've been together about 20, well, 20 years this year. And so-

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MIKE POKORA: You forgot our anniversary, by the way.

JOHN ATKINSON: I always forget those. I'll send you a card. I was a construction industry specialist. I believed very strongly in the concept of specializing, not to be a generalist in the insurance space, but to become a trusted advisor for our clients. And really add value, we had to really specialize. And, so I started my career focusing in on the construction industry. And at some point, in time, I was working on a construction wrap up program for a company called Brookdale Living Communities, which was a senior living company, that is now Brookdale Senior Living, the largest in the industry.

But at the time, they had about eight or nine buildings, and they were developing their own buildings for independent and assisted living. And around 2000, there was a liability crisis that hit the industry, not dissimilar to where we are right now, interestingly enough, which drove significant pain in terms of insurance costs litigation trends into the industry. And there was a loss of market, in terms of carriers willing to write this coverage.

And so, we felt at the time, that there would be an opportunity to really add some value to the industry, that it was a relatively young industry. Now remember, we're talking about the assisted living, memory care, independent living side of the space, versus the standalone skilled, just in terms of where we were then. And it was a very young industry and did not have a lot of risk management or health care sort of DNA at that point in time. And we started to see an opportunity with the demographics, that maybe if we invested in this space and hired some expertise, we'd be able to add some value and grow the business that way.

TARA CLAYTON: I want to get a little bit more into the investment piece, because John, I think that leads us into the COE. But before we do, I want to make sure we get Mike's story of how he met and joined up partners with you, back in what'd you say, 2000? Is that when you started Mike, 20 years ago?

MIKE POKORA: Yeah, yeah. So, I had a little bit different track. I was working for some of the bigger national brokers. And actually, John and I had competed on a number of occasions. So, we actually had developed a relationship through the business. And when I joined Thilman and Filippini, it wasn't with the idea that I'd be focusing in on senior living. Because at that point in time, we really had not developed a practice.

But I think John and I connected really quickly about our passion for client service, a focus on specialization. And I too, was doing a lot of construction and real estate. That was the background. So, it was a natural progression. And John and I, at that point in time, just as I said, I think we kind of looked at business and approached business very similarly. So, we knew that our rhythm of working together would be good. And besides the fact that he missed our 20th anniversary, you know, it's been a great partnership over the years.

TARA CLAYTON: Awesome. It's interesting to me that you both mentioned this background in construction that kind of brought you, I think, to the industry. And then John, you mentioned the

liability crisis that happened in 2000. I know from defense counsel, you know, that's my background, a lot of the attorneys I think initially in the long term care, the senior living space, they kind of came to the liability picture in the same arena, that they were defending clients on the construction side.

And then when that liability crisis happened, everyone was having to pivot to better understand how to best represent the clients. And John, that kind of brings me to, so you guys got involved with the senior living industry. This crisis happens. I think you guys have a great understanding of client needs, including the resources that clients need to help strategize and minimize risk when it comes to liability. So how did you guys back in 2000, and I guess, kind of walk me to how did the COE come to fruition.

JOHN ATKINSON: Well, let me just start by saying that, the Center of Excellence is sort of what we call it, but it really is a specialized practice focused in on the risk, insurance and human capital needs of the long term care industry. And, so our evolution was from Thilman and Filippini, to HRH, to Willis, to Willis Towers Watson. And, so this is a team of specialists that started back in 2000, and I'll explain how we focused on resources, and we grew over time. And just, we basically kept the same business model through all of those transitions, but the business just kept growing, and we added more and more resources.

Our beginning focus was, I convinced my partners at the time Tom Thilman and Tom Filippini, who were visionaries when they started their company, because they hired a risk control person to be part of Thilman and Filippini, when we had 12 employees. And no brokers really had risk control people. So, they always felt that by helping our clients to reduce exposure to loss, to minimize risk within their organizations, that their clients were going to be better served in insurance costs, cost of risk would go down. And they really taught me those lessons early on. And, so I became a partner in the firm with Tom and Tom, and we ended up deciding that this was an industry we wanted to focus in on. And I did research, and I talked to people, and what was really important to me at the time, was to help from a clinical risk perspective. And, so we ended up making a hire, a woman named Mary Lynn Curran, who passed away a couple of years ago, sadly, and was with us through a lot of our growth.

Mary Lynn helped us. She had a clinical background. She was a nurse. She had run clinical operations in an organization before she knew the insurance side and risk side and quality side. She really helped us and our clients to develop clinical risk policies and procedures within their

organizations, that would help our clients to avoid elopement or minimize medication errors, or as falls became more of an issue, helping to develop fall management strategies, and really support what the clinical leaders within our client organizations, and create an opportunity for us to add value in that area. And Mike, maybe you could talk a little bit about the insurance side of things, and how we built solutions there.

MIKE POKORA: I'll add a couple of things here, because I think it's important. Once we got through the liability crisis, that next thing was the workers compensation crisis. As we were organizing ourselves on the clinical side with Mary Lynn, we started then building out a discipline around very focused risk control training, education, that would really be repeatable at a community level, where we could give an executive director the right tools to abbreviate the time for work comp claim, have positive impact on the indemnity side of the work comp claim. And because that was a rising cost at that point in time.

So, you know, we had this organizing principle back then, because we didn't have professional risk managers in senior living at that point in time. Now, over the years, we have more and more professional risk managers, but one of our organizing principles was, we're going to be an extension of the risk management department. And if they don't have a risk management department, we'll kind of help organize, create that risk management department, so we could focus in on resident's safety, as well as the occupational safety side of it.

One thing that John didn't mention too, when we had this liability crisis, you know, we took an opportunity to kind of go out as this knee jerk reaction happened with pricing from underwriters. At that point in time, we had carriers that are long gone from the industry that were underwriting the business, that overnight made decisions that they were out, or they were increasing their cost to 200-300%, 400%. There was not an understanding really of what senior living was.

So, we actually created a roadshow with the limited data that we had, and we took it to London, Bermuda, the domestic carriers, and said, you have to look at this business differently. You really need to understand what this model is. And you can't price it-- at that time, they were they moved quickly to pricing it like skilled nursing. So, you know, we prevailed with some of the markets. They bought what we were selling. And you know, we got some rational pricing back in the marketplace. So that was all, we were kind of building up what the business was going to look like, how we were going to organize it, and what we were going to bring forward from a service offering to clients.

TARA CLAYTON: What I'd like to kind of ask you guys, you mentioned the liability crises that hit in 2000. And understanding the market kind of ebbs and flows between what we call a soft market and a hard market, kind of walk me through the market that we're in right now. And how is that similar to what you guys were facing in 2000? How is it somewhat different, because it sounds like we're having to kind of team up and do similar resources and offerings, but maybe even different compared to what you guys saw in 2000.

JOHN ATKINSON: The industry, and as Mike pointed out, we were able to develop some insurance solutions for clients early on. And during the 2000s and 2010s, our business continued to grow. We started to work on other areas of risk that became problematic for the industries, like hurricane risk, windstorm risk, disaster preparedness, creating capacity in other markets, as Mike pointed out.

We also worked with our clients to be able to take on more risk. So, we help them build out, as Mike pointed out, risk management departments. And we help them by delivering captive solutions or higher retentions, where they're able to take some of the risk internally, rather than transfer it to an insurance carrier. All that was happening in the last 20 years. And as the business continued to grow, generally speaking, the industry was growing.

We started to partner with the American Seniors Housing Association and Argentum, to make sure that we were working closely with them from an advocacy standpoint, that we were helping to understand the business from an education perspective. All of our team members really immersed themselves in the space.

Where we are today, let's put COVID aside for a minute, there is a very challenging general and professional liability marketplace today, because there has been a sustained softening of the marketplace, where rates continue to go down, and insurance became very, very affordable. And at the same time, the litigation trends were becoming more troubling, and in particular, venues around the country, the litigation trends were frankly, really, really egregious. And carriers and underwriters, I think, found out a little bit too late as losses developed from 2015, 2016, 2017, they started to realize, they're not making money. The litigation trends are really tough. The retentions haven't been high enough. And the rates have been adequate.

And so, there's been a really significant reaction that started probably about 18 months ago, and continues now, where carriers have exited the marketplace. There's less capacity, and they're adjusting terms and conditions and increasing rate significantly. So that's kind of where we are now. And I know you probably want to talk about COVID separately, which we can, but that's sort of the underlying dynamic. Mike, any thoughts?

MIKE POKORA: The litigation environment has definitely changed pretty significantly. It's not just the traditional fall claim that we're seeing severity increase, a 10, 12% annually. It's some of the larger claims, the class action claims, that have really driven and deteriorated the loss ratios for some of the carriers.

So, you know, I think we find ourselves, back to your earlier question, Tara, we find ourselves in a similar place. It's educating and sharing information with our underwriting partners. I know that you and John had a recent session with a number of the senior underwriting officers from some of the carriers, to really explain how COVID and the comorbidities are a little bit different in the various levels of acuity. Kind of getting ahead of the curve, so they understand not only how clients have operationalized and responded to this pandemic, but make sure that they don't overreact to some of the unknowns, because senior housing is different than skilled nursing and the whole continuum.

The other thing that we're doing proactively right now, we're going to publish this fall our first claims study. And that claims study is going to cover all levels of acuity from independent living through skilled. And there'll be a carve out, and we'll start tracking what are the outcomes on the COVID claims that we know will be forthcoming. Again, all trying to best position our clients and the market, get rid of noise out there, and really be able to show hard data.

TARA CLAYTON: Really excited to hear about the claims study, because I think, to both of your points, you know, we know what the big category of risk are, the falls, what the suits, the big topics are. But I think this claim study is really going to help from a kind of risk management standpoint to dig into, OK, it's a fall. But what kind of fall are we talking about. What is it about that fall that resulted in a claim, so that we can then even develop more tools and resources to help drive down the risk associated with some of the residents that we provide services to in our communities?

John, you mentioned COVID, and of course, we cannot have a podcast in 2020 where we do not talk about COVID. The market had changed even before COVID came into place. How has COVID changed the market even further, kind of talk us through ways that we've been engaging with the industry as a whole to deal with this unprecedented pandemic.

JOHN ATKINSON: When COVID hit, the pandemic hit, we know the impact that it's had on the aging population in our country, and particularly, seniors with comorbidities. And if you look at where the most severe cases are, it's stratified into those over 65 age bracket, over 75, even worse. So, we knew it was an all hands-on deck effort. We worked very closely with Argentum and American Seniors Housing Association, our clinical risk team at Willis Towers Watson. And we convened a daily open call, an open forum call, where the clinical leaders from the leading senior housing organizations, whether they were clients of ours or not, would participate in conversations in real time to talk about how they could mitigate the impact on the residents, and how they could build barriers between this horrible disease and the seniors that we care for, and that they care for. And so that was an initial idea that we had. And then as things started to stabilize, and we were kind of in a new normal, we cut that back down from a frequency standpoint.

But at the beginning stages, there was a lot of confusion about what was working and what wasn't working. There was conflicting regulatory advice by the CDC, by the World Health Organization, by state and local health authorities. And in many ways, our clients were kind of on their own learning as they go about how to impact this and protect their residents. So, we feel like we were a positive and constructive partner through that process.

MIKE POKORA: Yeah, just a couple of things to add to that, Tara. It's interesting. You look at some of the traditional training that the clinical team will do. And it just happened before this call, I was looking at some of the things that have been posted up on our senior living site here, and some of the training that's being done. So, we're helping everybody kind of manage through the information that's coming out from local health departments, CDC. A lot of conversation going on around that.

And all while that is happening, we're out there trying to think about what would be important from a training perspective. And I was looking at a couple of the trainings that were done during that period of time about social isolation, civil unrest, all that's going on at the same time, you know, budgeting and planning in an era of pandemic, I think that was a webinar that was done

last week. So again, just trying to think about, well, clients are managing through this, right. It feels like everybody's kind of settled in a little bit, have things under control.

There're now all these other risk areas that are emerging, and trying to stay ahead of that, and start pushing information and content that is relevant to everybody right now. While that's going on, and we're dealing with that, the other thing that was a real practical issue we needed to deal with is, how is insurance going to respond, if we have COVID claims that are coming through this.

So you know, we were pretty quick to get with all of the senior underwriting and claims people at the major carriers that are insuring this industry, and try to get them to give us some insight on how they were viewing these types of claims. Would they be an opportunity to potentially aggregate these claims into a single event. So, there was a lot of communication going on with clients, interpreting policies, giving feedback. You know, this is all going to play out. It's very new. And we don't have many claims that have actually been filed thus far. So, there's a lot with our claims and legal team, a lot of your time, that's going around consulting the real practical litigation part of this.

And then I think there's a third prong of things that are going on, that both you and John, I'll let you guys speak to this, around the whole tort immunity issue, and what's being done there.

TARA CLAYTON: Yeah John, do you to talk about some of the tort immunity.

JOHN ATKINSON: Well, I think I'll describe a little bit, but actually, Tara, as you know, you've been on the tip of the sword there. And helping to make sure that we're moving the ball forward on this issue. But I think what we understood very early, was that this was going to be a potential litigation tsunami for our clients, which would really negatively impact their ability to deliver care and services to our nation's seniors.

Now remember, there are about 2 million seniors that are cared for in senior living communities around the country. And as I mentioned earlier, there was conflicting regulatory advice. There was differing guidance provided about how to manage infection control. We had the inability to get PPE prioritized for the industry. And so, in the early days of this pandemic, companies were literally fabricating PPE for their associates to be able to utilize in the communities, because it just was not available.

Testing was not available. We didn't have a national prioritization for testing, and it was sporadic and not consistent around the country. And then this whole idea of asymptomatic spread, which became known and more of an understanding later on in the process, really impacted our client's abilities to protect residents from transmission and getting this disease.

And so when you have all of these factors impacting the risks that our clients were going through, and you have a plaintiff's bar that was literally teeing up and revving their engines to go after our clients, while our clients were in the middle of a pandemic, literally, trying to save the lives of these seniors and protect them. It was clear that we needed to step in and help the industry respond from a civil and tort immunity standpoint.

And I give you a lot of credit and our team for the work that we did in partnering with the American Seniors Housing Association, with Argentum, with outside counsel, with other stakeholders from the American Health Care Association, NCAL, Leading Age, all of the organizations that are responsible for working with the companies to take care of our clients. And we went on a state by state effort to work with governors' offices and legislators around the state on executive orders, providing immunity to health care providers, and then working on the federal effort. And of course, the PREP Act, which is an existing federal statute that provides immunity during emergencies, which this falls under.

We developed a lot of thought leadership. We worked closely with our clients and their risk departments. We work closely with the insurance carriers and the claims organizations, so they understood what's happening. And it's a continuing effort. One of the things that was so sad, I mean, it's important for bad actors to be able to be held accountable for a bad care provided to seniors, there's no doubt about that. But when you've got everybody really trying to do the best that they can, and you've got a plaintiff's bar that is really focused on delivering what could be a mortal blow to the industry. It was a problem.

And what we saw, frankly, the industry advocating to get funding for PPE out of the CARES Act, and out of the federal government appropriations, so that they could continue to take care of their seniors. The plaintiff's bar was literally taking PPE loans and using those funds to advertise and gather potential plaintiffs and organize themselves to sue our clients. So literally, the money that's being appropriated by the federal government, instead of going to care for seniors, is literally going to the plaintiff's bar, so they can attack the industry. So, I'm pleased with the work

that has been done so far, but we have a lot more work to do to make sure that there's uniform immunity across the industry.

TARA CLAYTON: There's still a lot of unknowns in how the responses will be to COVID, how the litigation is going to play out, as it relates to COVID, and several different other areas of really, what the effects of this COVID pandemic is going to have on the industry. But from your all's perspective, how do you see changes to the industry as a whole as a result of COVID.

MIKE POKORA: Well, let's talk about infection control just to start with. I think there is a lot of time and energy put into the development, or fine tuning, of a lot of those policies and procedures. So, I think that it's going to be important that we continue to see an evolution of those. And I keep hearing about different technologies that are being worked on and developed. So hopefully, technology will catch up, and it'll make it a little bit more efficient from an operator's perspective.

Yeah, I think from an underwriting perspective, the insurers are going deeper right now, and asking more questions. If you think about the underwriting process, how it's changed just as a result of COVID, there's now questionnaires. There're warranty statements. There're updates being provided to underwriters. So, they're keenly interested in not only how is that individual operator responding at a point in time, but they're looking for updates.

You know, we're doing more and more business updates off renewal cycle with our clients, and with the underwriters, kind of building that partnership, right. So, as we're in not only a pricing, an increased pricing marketplace, we're fighting to get capacity access limits in this marketplace too. So, in order to best position clients and operators for the marketplace, you have to have a different story. It's a flight to quality. You really need to be differentiating yourself.

So, there's more touches that are happening throughout the year with clients and with the underwriting community. And you know, the underwriting community has been understanding. I think they realize the heroic efforts that have gone in to fighting this pandemic at a community level. They did come out with some exclusions around communicable disease and the pandemic. And I think that's them trying to frame this, box it in, and be able to move on in future underwriting years.

I don't know if those types of exclusions will stay on indefinitely. I think we'll see. And we'll look at that probably once we get past the statute of limitations, and we see really, what happens

from a litigation perspective. I think it's going to be deeper analysis of the client's response plans to pandemics, and a lot of these natural disasters. And that's a good thing, right. I think that's a positive. And I think it takes now, that desk underwriting that's happened for so many years in a soft market. It now becomes, they want to know the people. They want to understand it. They want to understand what is the plan to deal with what we're facing from a worldwide perspective.

TARA CLAYTON: All right, John, any thoughts on how you think COVID is going to change the industry?

JOHN ATKINSON: I think that this pandemic will be impactful in a lot of ways. It's already changing the way people work. It's changing how family's interface with their loved ones that are in senior living communities. As Mike pointed out, infection control. I think organizations have been tested by this. And they're learning, and the industry is learning about what life looks like after the pandemic.

The thing that I'm concerned about is, COVID is one example of an evolving risk landscape for our clients. Climate change, the impact of that on the hurricane patterns, and the wildfires is another example of emerging risk challenges that are going to have to be dealt with. The pandemic coverage for business interruption. So, the occupancy hit that a number of our clients took as a result of not being able to have tours, and have their buildings opened up to outsiders, it was dramatic.

All of these emerging risk patterns are going to require innovation from a risk and insurance perspective. We have to accelerate that innovation, so that as an industry, as an insurance and risk and human capital consultants, we have to be able to give our clients better solutions quicker. And so, I'm looking forward to rolling up our sleeves and really helping our colleagues and other subject matter experts to figure out new solutions to be able to support our clients. One of the things that we're working on right now, is collaborating with policymakers in D.C. Around a pandemic reinsurance approach, similar to TRIA, which was an innovation that occurred after the terrorist attacks on 9/11. PRIA, a pandemic reinsurance type approach to provide some sort of a federal backstop. It's something that we're starting to look at. And we actually think it needs to be a broader approach to cover more of these emerging climate related kind of risks.

And so, it's an exciting time to be in our industry. But COVID is not the only thing that we need to be focused on. It is a much broader risk landscape today.

TARA CLAYTON: Yeah, no, great point. And I think to your point, John, I know one thing when I've talked with clients and others in the industry, is we've gone through a pandemic now. So, we're all on notice. We can't say next time we didn't know this was coming. So, to your point, it's innovating and coming up with solutions to deal with what's now going to be known risk in the future.

You know, we've talked about a couple of different resources that the senior living team puts out to advocate in the industry. And I know that from my prior experience as a client, I know that you all put forth an annual symposium every year for several years. And, in light of COVID, I just wanted to talk to you guys. How is that symposium changed this year? What is Willis Towers Watson doing to still promote a symposium in the pandemic era?

JOHN ATKINSON: I'll take that real quickly, and then Mike, maybe you could talk a little bit about some of the industry partners that we bring into the symposium. But it's a great question. And I think one of the things that we, that Mary Lynn Curran, when she was with us, and JoAnne Carlin now, now succeeded her in the role, and Rhonda DeMeno. On the clinical risk side, Mary Lynn had a vision for an annual symposium, where we could bring together the clinical, operational, risk and human capital leaders within these organizations, to come together for a day and a half to share best practices focus on emerging risk issues.

And I think this will be our 17th year. And we're going to do it virtually because of the pandemic, but we've had some really interesting topics from, how to manage through bedbug infestations, to how to better reduce falls, to hoarding in senior living, as well as risk partners. And Mike, maybe you could just talk a little bit about how we engage our carrier in disaster recovery partners in this symposium.

MIKE POKORA: Yeah, depending how we're building out that agenda, obviously, disaster preparedness is a really good example of that. We'll have SRM, or one of the national providers come in and help—

JOHN ATKINSON: BBMK.

MIKE POKORA: BBMK, help under underwrite the event. And the thing that I do want to mention is, we do it in partnership with Argentum, our corporate sponsorship. And you know,

we open this up to anybody in the industry that wants to attend. So much like a lot of the thought leadership that we push out to the entire industry, this too, is open up to anybody that would want to attend.

TARA CLAYTON: So, a ton of helpful information about really, where we got to this point today in the industry. But I'd like to take just a minute to ask you each, everyone, well not everyone, but you're very, very well known to people in the industry. But I want to know, can you share with us a fact about you that most people that we deal with on a daily basis wouldn't necessarily know. Like, a fun fact about John. Which, for instance, I didn't know that you were entertaining law school. So, I'm very curious what program or specialization you would have done had you gone to law school. But just a fun fact about you guys to make you more human to the rest of us.

MIKE POKORA: My fun fact would be, I fancy myself as a bit of a gentleman farmer. So, my weekends, whenever I can get away, I've got a little property that's part of the National Forest Preserve, so I have a 10-year plan where we're planting trees, planting native grasses. I may plant some crops to help with the fall deer hunting season as well. So, I come back from a weekend at the farm physically exhausted, but absolutely, mentally refreshed. So that is my that's my personal refuge.

TARA CLAYTON: Awesome. John, how about you?

JOHN ATKINSON: There's a couple of things, I guess. Recently, I became a vegan. I've read a book called *How Not to Die*. I want to live a long life and be a sustained burden upon the four kids that my wife and I are privileged to have. And they're all in some element of post-secondary education right now. So, I spend a lot of time texting with my kids and can't wait to see them. And before the pandemic, we did a lot of traveling to visit with them.

But look, I think it's important, one of the things that Mike, and I have recognized is, there is a significant lack of diversity in our industry. And I think with a lot of the work that we do, we are trying to figure out ways to become a much more diverse organization. And, so, when you think about the senior living industry, you think about the fact that 80% of the residents are women, and 80% of the caregivers in the industry are women. And many of them are women of color. And, so, you know, we've worked really hard over the last couple of years to try to build a practice that looks more like our society, and more like our clients. So that's something I've been

working on. And I spent time volunteering from a higher education standpoint in Illinois. That's been a passion of mine as well. I like to ride bikes.

TARA CLAYTON: John and Mike, thank you guys so much for being a part of our very first ever Senior Living Center of Excellence podcast. It was a great interviewing you guys, and really, getting to know more about the industry, kind of how we got to 2020, and really to hear your insights of where the marketplace, as well as risk solutions and risk management, and the senior living industry is going to go in the future. So again, John, Mike, thank you guys so much for joining us.

MIKE POKORA: Thank you, Tara, it's a pleasure.

JOHN ATKINSON: Tara, thanks a lot. I appreciate your leadership on this. Great job.

TARA CLAYTON: Thanks guys. And a big thank you to our listeners for tuning in for the very first episode. I hope you guys enjoyed hearing this information. And we intend to have other industry partners on future episodes talking through different innovations and best practices. So, we look forward to having you guys tune in next time.

[MUSIC PLAYING]

SPEAKER 1: Thank you for joining us for this Willis Towers Watson podcast, featuring the latest thinking on the intersection of people, capital and risk. For more information, visit the insights section of www.willistowerswatson.com.

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