

## Eight leaders in the risk management arena committed to doing what is right instead of what is easier.

Ongoing competitive pressures make innovation and responsibility even more crucial to business success. With the Responsibility Leader® designation, we add another level of recognition to the achievements of our Risk Innovator™ selections.

The designation highlights a Risk Innovator™ whose leadership benefits a company's bottom line, while also making a positive impact on colleagues, customers and the community. Our Responsibility Leader® selections demonstrate creativity, innovation and hard work. Their efforts show the importance of combining risk management success with responsibility.

Elements of a Responsibility Leader® can be found in many of our Risk Innovator™ entries whose accomplishments prove they often go beyond the call of duty. And yet, the Responsibility Leader® selections stand apart from this outstanding group.

The publisher and editors of Risk & Insurance® congratulates this year's recipients of the Responsibility Leader® designation. The designation is sponsored by Liberty Mutual, the Boston-based international, multiline property/casualty insurance company. We appreciate Liberty's support and commitment to responsibility and doing what is right instead of what is easier.

—The Editors

## Responsibility Leader®

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### Daniel F. Zahlis

#### Opening the Mind

A skilled manager working nearly 10 years ago for a premium food brand, Daniel F. Zahlis was searching for a solution to improve his self-insured employer's processes.

He found himself stymied at every turn. Redundancy, inertia, vested interests, deaf ears all took their toll. Tired but resolute, Zahlis decided to venture out on his own only to be rebuffed by cloistered, impatient, risk-averse communities of investors.

Dispirited, Zahlis decided to join the open-source community. The collaboration snowballed as others pitch in to help Zahlis develop new applications.

Sure enough, Zahlis flourished. Within weeks, his innovations attracted inquiries from as far away as Cape Verde Islands off the West Coast of Africa, to wineries in Australia.

Before long, Zahlis found himself giving away the source code for his new risk management application. Today, his open source efforts at Active Agenda are going strong. With a tagline that reads "Controlling loss, not minds, methods, or markets," Active Agenda doesn't need a mission statement.

Zahlis is a Responsibility Leader® because he has made his work available for free to benefit employees, customers and their community.

—By Cyril Tuohy