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Nikki Petrazzuolo Whitaker is a senior employee benefits strategist and recognized thought leader at the intersection of health care, data science, and artificial intelligence. With more than 13 years of experience advising mid market employers and large scale organizations, Nikki is known for helping public and private sector leaders modernize benefit programs through advanced analytics, responsible AI adoption, and financially disciplined risk strategies. Her work consistently balances innovation with governance, compliance, and the operational realities faced by HR, finance, and executive leadership teams. Nikki brings deep expertise across self funded, level funded, and fully insured benefit programs, supported by a strong foundation in underwriting, pricing analysis, and risk modeling. This underwriting background enables her to translate complex claims, utilization, and population health data into actionable insights for CFOs and governing bodies. She frequently works with government entities, higher education institutions, and regulated employers to strengthen fiduciary oversight, improve forecasting accuracy, and align health care investments with long term financial sustainability. A significant focus of Nikki's work centers on the application of AI and advanced analytics within employee benefits and health care strategy. She is actively involved in developing and deploying AI enabled tools for claims analysis, prescription drug optimization, compliance monitoring, and population health intelligence. Nikki advocates for practical, ethical AI implementation—helping organizations move beyond theoretical use cases to measurable outcomes while navigating regulatory requirements, data privacy concerns, and risk accountability. She holds bachelor's and master's degrees from Georgetown University and writes and speaks frequently to industry groups.