President’s Message
by Diana Rich

It’s springtime in Boston, and the finest risk management professionals will gather from April 28 – May 1 for the world’s preeminent educational and networking event. This will be my 26th Annual Conference, and I’m as excited as ever to reconnect with colleagues and recharge my risk management batteries.

There will be some newbies from the OC in Boston. OCRIMS is proud to help sponsor 10 Cal State Fullerton students for this year’s conference. Organized by Gamma Iota Sigma (GIS), the insurance fraternity, these promising scholars will get an introduction into the many facets that a career in risk management can offer.

Serendipity played its part to enhance the RIMS experience for these students. April 10th was the highlight of CSUF’s Risk Management Awareness week, with a noon-time exhibition and an evening roundtable. OCRIMS had a table at the expo (thanks to MaryAnn, Austin and Nancy from AccentCare for helping out) and the opportunity to meet with students to answer their questions about what risk management is all about. LARIMS was represented, as well as an alphabet soup of acronyms: ASSP (American Society of Safety Professionals); SCIF (State Compensation Insurance Fund); Cal/OSHA, and many others.

Several Boston-bound students stopped by the table to get some pointers to help prepare for the RIMS conference. Our pearls of wisdom included taking comfortable shoes (and changing them between day and night), bringing lots of business cards, and creating a special professional email account to use for RIMS-related communication. Oh, and to make sure to leave some extra space in their suitcases to bring home treasures from the exhibit hall. What other tips would you have shared?

At the expo, students asked about intern opportunities in risk management. The Spencer Foundation has a formal program that includes grants for sponsoring employers - >https://www.spencered.org/students/internships. Leah Young at CSUF’s Center for Insurance Studies is the internship coordinator, and you can reach her at lyoung@Fullerton.edu for details.

Anyone getting into Boston on Saturday? I’m gathering colleagues for dinner. If you are interested, email me at diana.rich@fbmsales.com, or text (714)321.1234. I look forward to seeing you in Beantown.

Live long and prosper, Diana Rich

TUESDAY, MAY 14TH:
OCRIMS/OCASSP JOINT MEETING
POTENTIAL CRIMINAL CHARGES AND PENALTIES
THAT MAY ARISE OUT OF A WORKPLACE DEATH OR INJURY
Speaker:
Christopher Curtis, Sr. Deputy District Attorney in the L.A. County District Attorney’s Office
Link to register: http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07eg8ljxln702d5b15

See details on the following page
Tuesday, May 14, 2019
OCRIMS/OCASSP Joint Lunch Meeting

POTENTIAL CRIMINAL CHARGES AND PENALTIES
THAT MAY ARISE OUT OF A WORKPLACE DEATH OR INJURY

Speaker: Christopher Curtis, Sr. Deputy District Attorney in the L.A. County District Attorney’s Office
Time: 11:30 a.m. – Social Gathering/Reception  Noon – Lunch  12:40 p.m. – Program  1:30 p.m. – Adjourn
Where: Center Club, 650 Town Center Drive, Costa Mesa
Cost: $25 for members, $50 for nonmembers with reservation by 4:00 p.m. on Thurs., May 9th
$50 for late reservations/walk-ins. (Walk-ins are not guaranteed a meal.)

Online registration is now available for Chapter events!
Click the following link to go to the registration page, where you can enter your contact information and select the payment method.
Want to go to the head of the line? Pay online, and bring your receipt.
http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07eg8ljxIn702d5b15

Note: OCRIMS will send a follow-up email regarding registration to addresses pulled from the RIMS Message Center database, and your contact preferences must be set to “Yes” in the database to receive the announcement via email. If you’ve received this newsletter by direct email, you probably have your contact preferences set to “Yes” in the database, but if you want to make sure, follow the simple steps outlined under “OCRIMS Database Management System,” as indicated on the next to last page of the newsletter. Contact Zareen Morrison at (714)376-3756 with any questions regarding the registration process.

OCRIMS is excited about the May meeting!
It’s our annual get together with the Orange County Chapter of the American Society of Safety Professionals.

Did you know that workplace incidents resulting in serious injury or death could result in potential criminal charges against supervisors or others in management?

We have a very special speaker, Christopher Curtis, who is the Sr. Deputy District Attorney from the LA County District Attorney’s Office.

You won’t want to miss it, so see you there!

OCRIMS NEW EMAIL ADDRESS

OCRIMS has a new email address, and we’d like you to add it to your “Contacts” list — ocrims@outlook.com. The old Gmail address will remain active for a while, but we encourage you to begin using the new Outlook email address immediately. Thanks for your cooperation!
Negligence lawsuits pose major risks to all corporations. When a business is found negligent by a jury or judge, it can be liable for financial damages, attorney’s fees and punitive damages. Negligence is generally defined as the failure to take reasonable care, and reasonable care is defined by industry standards and common sense.

For the OCRIMS April lunch meeting, Mhare Mouradian was invited to speak about negligence lawsuits. Mhare, a partner at the law firm of Ropers, Majeski, Kohn, Bentley, provided luncheon attendees the evolution of negligence doctrines. He is an experienced business attorney and frequently represents clients ranging from start-up companies to Fortune 500 companies in a variety of industries, including real estate, property management, entertainment, technology, fashion, and manufacturing. Mhare also advises companies regarding legal issues that come up in day-to-day business operations.

In his presentation, Mhare discussed the history of negligence lawsuits, providing definitions of the three different types of negligence and a case history applying to each of these doctrines, which included contributory negligence, comparative fault, as well as joint and several liability. Case law brought about the evolution of contributory negligence, which barred an injured person from recovering damages if he/she was found to contribute to the negligence, to comparative negligence. Under this doctrine, someone could be held liable for any injury if his or her negligence was a proximate cause. Such a doctrine also allowed a plaintiff to file a cross complaint. Under comparative negligence, all negligent parties equally shared liability, thus maximizing recovery for an injured party.

As Mhare explained, California law adopted a new proposition which was intended to reduce the amount of non-economic damage awards being paid by defendants who were only partly to blame for a tort. This became known as the “Deep Pocket Initiative,” allowing for joint and several liability. California’s Proposition 51, also known as the California Fair Responsibility Act of 1986, went further in developing joint and several liability in limiting the liability of a defendant for non-economic damages as several and not joint.

Mhare delved into Prop 51 and how California courts took a modified approach to joint and several liability when it came to economic and non-economic damages. Mhare presented several case examples throughout his presentation, and made it an interactive session by awarding prizes to attendees for correct responses to questions about cases presented as examples.

On behalf of OCRIMS, I would like to thank Mhare for taking time to speak with our luncheon attendees and for providing the history and evolution of negligence doctrines.
OCRIMS has a long-standing affiliation with Cal State Fullerton’s Dr. Weili Lu and the Center for Insurance Studies, and for years have supported students with scholarships and this year with assistance to attend the RIMS Annual Conference in Boston.

On April 10th, we had another opportunity to engage and interact with CSUF students. Hosted by Gamma Iota Sigma (GIS), the insurance fraternity, about 40-50 students enjoyed an outdoor reception before the main event. For the roundtable, panelists included Heidi Bastien (Rubios), Shawn Jackson (Panda), Todd Marumoto (Guess) and Cristina Montijo (Edwards Lifesciences). Moderated by Claudia Vu, GIS president, the panelists discussed how they got into risk management, what they enjoy about their jobs, and some of the challenges they face. All talked about the importance of networking and building relationships, and how they use RIMS and other professional organizations to keep up their skills. The panelists were unanimous in recommending risk management as a fulfilling career.

We will continue to promote risk management at CSUF, so stay tuned to learn about more opportunities to nurture and develop the next generation of risk managers.

OCRIMS ANNUAL GOLF CLASSIC & MORNING WORKSHOP

The OCRIMS Annual Golf Classic is always lots of fun and helps raise money to fund student scholarships at the Cal State Fullerton Center for Insurance Studies. In case you want to start working on your golf game or if you are interested in sponsoring the event, here are the details for this year’s tournament:

Thursday, July 25    Coyote Hills Golf Course in Fullerton

Coyote Hills Golf Course is an award-winning 18-hole, par-70 golf course that features panoramic views of Los Angeles and Orange County. It is considered to be one of Southern California’s best golf courses.

See the following page for more details and registration information!

Here is a link for the tournament: [http://events.constantcontact.com/register/event?llr=kbplmea8b&oeidk=a07eg3std57d93772da](http://events.constantcontact.com/register/event?llr=kbplmea8b&oeidk=a07eg3std57d93772da)
Space: The Final Fairway …
OCRIMS 23rd Annual Golf Classic

Stardate: Thursday, July 25, 2019
Quadrant: Coyote Hills Golf Course
1440 E. Bastanchury Road, Fullerton

Join us for the adventures of the golf cart Enterprise. Its 18-hole mission: To explore strange new bunkers, to seek out new water holes and new hazards, to boldly go where no risk manager has gone before.

Golf Classic Registration & Driving Range open at 10:00am
Putting and Skills Contest (open to all) 10:30am to 11:30am
Launch with Shotgun Start at 11:30am | Cocktails and Dinner at 4:30pm

Thanks to our Sponsors!

Title Sponsor

Title Sponsor

Special thanks to OCRIMS Executive Sponsors …

Willis (Gold) | Aon (Silver) | Marsh (Silver) | Sedgwick (Silver)

Get your name here!
Email OCRIMS@outlook.com

Sponsorships Still Available …

Hole Sponsors - $600  Longest, Straightest, Hole in One $750
Beer/Wine Hole - $900  Breakfast Sponsor - $750
Golf Cart Sponsor - $750  Workshop Sponsor - $600
Rubber Ducks – Ask for price
Putting Contest - $750  Awards Sponsor - $400
Golf Pro Sponsor - $850  Golf Cannon - $850
Dinner Sponsor - $750  Leaderboard - $750

Many other opportunities available: Email ocrims@outlook.com for info!

Golfers: $600 per foursome $175 individual
[includes lunch & dinner & 18]

*Adopt-A-Risk
Manager is back!
Email OCRIMS@outlook.com
If interested!

http://events.constantcontact.com/register/event?llr=kbplmeab&oeidk=a07eg3std57d93772da
EMPLOYMENT OPPORTUNITIES

OCRIMS is happy to list employment opportunities that are of interest to professionals involved in the field of risk management. To save space in the newsletter, we provide a summary description and contact information for each available position. If you want a full job description for any of the positions listed below, visit the OCRIMS website—www.ocrims.org—and click on the “Job Opportunities” page. Once you are on the “Job Opportunities” page, click the link for a full job description for the position(s) for which you are interested.

DIRECTOR OF RISK MANAGEMENT & SAFETY—International Line Builders is looking to hire a Director of Risk Management & Safety to be responsible for the overall planning, organizing, and execution of all risk management functions. Specific job duties will include developing objectives and strategies to maintain effective risk management and loss-control systems; supervising the planning, development, and coordination of the safety and occupational health components of personnel, materials, and equipment; and coordinating the completion of safety-related tasks. The person who assumes this position will also investigate any and all serious incidents that occur on Company property, or by Company personnel or involving Company equipment or projects. To apply for this position, call for details at (951)682-2982.

RISK MANAGER—The University of California, Irvine is looking to hire a Risk Manager to oversee the General Liability, Auto Liability, Employment Liability and Property Self-Insurance programs. In addition, the Risk Manager will handle the investigation of claims and litigation with all campus personnel, outside attorneys, and third-party investigators, and oversee the preparation and collection of information related to litigation against the UC Regents. To apply for this position, use the following link: https://staffing2.hr.uci.edu/CSS_External/CSSPage_JobDetail.ASP\?T=20180912150540&

RISK MANAGER, ENVIRONMENTAL HEALTH & SAFETY—The University of California at Santa Barbara is looking for a risk professional to be responsible for the leadership, development, implementation and management of the risk management, insurance, workers’ compensation, industrial safety and industrial hygiene functions, as necessary. The person who assumes this position will handle all aspects of UCSB’s Risk Management Program and its liability, property, workers’ compensation insurance programs and general safety concerns (industrial hygiene, ergonomics, etc.). To apply for this position, use the following link: https://jobs.ucsb.edu/applicants/jsp/shared/frameset/Frameset.jsp?time=1553309379692
EMPLOYMENT OPPORTUNITIES (cont.)

DIRECTOR OF FINANCIAL RISK & INSURANCE—Children’s Hospital of Orange County is looking to hire a Director of Financial Risk & Insurance to develop and implement risk management/insurance service plans, policies, systems and controls that protect the organization’s assets and achieve financial objectives. The person who assumes this position will oversee the design and implementation of a cost-effective claims management program as well as direct the activities of a risk-retention group and serve as point person for the self-insured workers’ comp. program. To apply for this position, use the following link: https://choc.wd5.myworkdayjobs.com/en-US/Careers/job/Main-Campus---Orange/Director-Financial-Risk---Ins_R-11620

DIRECTOR OF SAFETY & RISK MANAGEMENT—St. Joseph Health in Anaheim is looking to hire a Director of Safety & Risk Management to lead and direct risk management and safety activities, including the coordination of all requirements of OSHA and DMHC. Major job responsibilities will include developing goals and overseeing the performance of quality management, safety, clinical quality and regulatory compliance. In addition, the person who assumes this position will interface extensively with caregivers, physicians, and administrative leadership to foster an internal culture of shared accountability for surfacing existing and potential risks and holding leaders accountable for developing systems. To apply for this position, use the following link: https://stjhs.referrals.selectminds.com/jobs/director-safety-and-risk-management-35512

DIRECTOR OF RISK MANAGEMENT—The University of California at Riverside is looking to hire a Director of Risk Management to be responsible for the daily operations of the Office of Risk Management, to include directing, planning and administering a comprehensive and evolving risk management program; insurance program administration; litigation administration; communication of risk management policies, procedures, and training; risk assessments, claims management and coordination; loss prevention and control; and contract review. The person who assumes this position will also serve as a campus resource for the strategic management of operational risks. To apply for this position, use the following link: https://irecruitportal.ucr.edu/irecruit/Controller?action=jobs_template&page=CT_job_description&requisition_id=201901087101

DIRECTOR OF RISK MANAGEMENT—Superior Grocers in Santa Fe Springs is looking to hire a Director of Risk Management to be responsible for the leadership, innovation, governance, and management necessary to identify, evaluate, mitigate, and monitor the company’s operational and strategic risk. The person who assumes the position will develop risk management tools, practices, and policies to analyze and report risks, and to manage risks according to a risk management framework. He/she will also ensure that the organization’s risk management policies and strategies are in compliance with applicable regulations, rating agency standards, and strategic imperatives of the organization. To apply for this position, use the following link: https://secure.jobappnetwork.com/apply/c_sup/l_en/Director-of-Risk-Management-job-Santa-Fe-Springs-CA-US-2863014.html#

SPECIAL NOTE—OCRIMS Committee Chairperson Arpi Rubenyan works with the mother of a woman who was diagnosed with an aggressive form of leukemia in December 2017 and has undergone successful treatment, though still faces the prospect of a relapse. The following page contains her first-person account of her diagnosis and treatment, along with a request for donations to support the Leukemia and Lymphoma Society. Her fundraising effort is part of the Leukemia and Lymphoma Society’s 10-week Man & Woman of the Year campaign, which ends on May 18th.
Hello!

My name is Heather Hibbard. I was diagnosed with an aggressive form of leukemia in December of 2017. A week before diagnosis I became extremely fatigued, began to experience excruciating bone pain and developed large bruises all over my body. I made an appointment with my doctor who ran blood work that day. I was expecting to hear I was anemic, but instead was told I had blood cancer. At that time, I was very sick. My platelets were so low it created a clotting disorder called Disseminated Intravascular Coagulation (DIC). DIC caused my body to start forming blood clots in major blood vessels. In addition to forming blood clots in my liver and both arms, I developed clots in the major arteries of my brain. The obstruction of blood flow to my brain caused me to have two strokes. During this time, I also battled sepsis and fungal pneumonia. When I looked for signs of encouragement from my doctors, they could only tell me, “Let’s see how tomorrow goes.” I was so sick I felt like I was dying. I made a video saying goodbye to my three children. Even writing this a year later is difficult because I never want to be so near death so young. I want to live with every being of my body. I want nothing more than to be a mother to my children.

Family and friends came and prayed at my bedside. My doctors worked tirelessly to stop the progression of DIC. By the grace of God and modern medicine, I was saved. I became strong enough to begin the chemotherapy which ultimately put my leukemia into remission. With the help of my family, my amazing oncologists and the fantastic nurses at Kaiser Permanente, I was able to endure four more rounds of chemotherapy before making my way up to City of Hope in July of 2018 for a peripheral stem cell transplant. On July 4th, 2018 my donor cells, courtesy of an anonymous angel, arrived from England. Today I am 8 months post-transplant and grateful for life!

As soon as I was healthy enough, I knew I wanted to fundraise for a cure for blood cancer. The Leukemia and Lymphoma Society (LLS) is the organization I believe in and support wholeheartedly. There are many reasons to be proud to support LLS’s efforts. For instance, approximately 40% of new cancer therapies approved by the FDA since 2000 were first approved for blood cancer patients. Many of these LLS-supported therapies not only help blood cancer patients, but are now approved to treat patients with rare forms of stomach and skin cancers, and noncancerous diseases such as rheumatoid arthritis and other autoimmune diseases. LLS’s funding helped to create a medication which inhibits an aggressive mutation of my cancer increasing the likelihood of my survival by 25%.

Even with all my treatment, I still have a 60% chance of relapse. I need to fundraise for my cure. For everyone’s cure.

Each year, The Leukemia & Lymphoma Society launches its Man & Woman of the Year fundraising campaign. I was honored to join this year’s effort as a candidate and team leader for Team Wishes for a Cure. This is a 10 week campaign beginning March 10th, 2019 and ending on May 18th, 2019. I am writing today to ask for your support of LLS’s mission in its efforts to find cures for blood cancers and to assist patients and families as they battle this disease. If I can raise $50,000 a research grant will be created in my name! This is my goal! I know with your help, my team can reach this goal.

Donations can be made on my fundraising website at www.bit.ly/heatheribs. All donations are 100% tax deductible. LLS’s Tax ID# is 13-5644916. To ensure I receive credit for my campaign, please do not forget to put my name Heather Hibbard in the memo line.

I thank you in advance for supporting this incredible need. I’ll keep you posted on how the campaign goes. For now, I am grateful for your friendship and support.

Heather
FOUR REASONS TO STAY THE COURSE WITH CAPTIVES
by Paul Tamburri, Sr. Vice President / West Coast Risk Management Leader at Relation Insurance Services

As the overall insurance market remains in a “soft” environment with rates generally decreasing, particularly in the workers’ compensation market, many captive participants might be questioning if now is the time to exit their captives and explore more traditional insurance options. While this is an understandable response, one of the main reasons for creating your own or joining a group captive is a long-term commitment to a strategy of retaining risk in order to reduce costs over time.

Many companies historically turned to captives when insurance rates were high because they offered:

- better control over claims handling and loss control efforts,
- insulation from the cyclical swings and uncertainties of the commercial insurance marketplace, and
- lower operating costs than conventional insurance models.

Additionally, there is a far greater return on loss-prevention and claim-mitigation investments. Though rates are currently dropping, here are four reasons why most business owners would still benefit from remaining with their captives.

1) **The Privileges of Membership**—Those companies that qualify are afforded benefits, including the possibility of reduced premiums and recouped savings over time. Keep in mind, one of the biggest drivers of value in being part of a captive means being insulated from future negative fluctuations in the market. Try not to lose sight of this, especially when rates drop and seem enticing.

2) **No “Take Backs”**—Leaving a captive can be costly, and reentry is not guaranteed. Companies considering the idea of leapfrogging from their captives while rates are low and then jumping back in when the rates increase may face hefty repercussions. This is particularly true for companies that are members of group captives, when it’s possible that other members of the captive may not accept them back, particularly if they were saddled with absorbing the exiting member’s share of losses.

3) **Preparing for That Rainy Day**—If you jump ship from your captive, you will most likely have lingering financial obligations if losses deteriorate for the whole group, and you could be on the hook for an assessment. By remaining a captive member, even if you are paying more in premium, you are adding money to cover a possible deficiency from prior years. If actual losses turn out to be better than projected, you can recoup—via dividends or reduced future premiums—a greater percentage of those savings than you could from traditional insurers.

4) **Control Your Destiny**—The market forces that are creating lower rates right now—such as decreasing medical costs or legislative changes that result in lower workers compensation costs—are also positively affecting captives. By staying with your captive, you can enjoy the upside of improvements in claims as your own losses go down, resulting in lower future costs and the possibility of recouping additional profits.

Overall, captives provide more control than traditional insurers through greater return on loss-prevention and claim-mitigation investments and through access to higher savings. Cheaper market rates can create an understandable knee-jerk reaction that may cause you to consider leaving your captive but remember your initial motives for joining. Captives are great alternatives to traditional insurer solutions, and staying the course will most likely work in your favor.
More than 30% of workers in the United States are required to have a government-issued license to practice their profession. These professionals range from accountants to hair stylists to social workers. In fact, few sectors of the economy are untouched by occupational licensure. While the public may benefit from these mandated professional standards, individuals and businesses employing such professionals are exposed to a number of risks related to licensure.

Occupational licensure exists ostensibly to protect the public from persons unqualified to practice a profession. This can be accomplished through practice protection, in which the law allows only licensed persons to perform certain work, or via title protection, where only certain persons may call themselves a practitioner of a profession. No matter the means of facilitating this public protection, occupational licensing ensures the professional in question follows a code of ethics, earns continuing education, and renews the license on a regular basis.

It is important to note that a license is different than a credential. A license is issued by a government agency and is required in order to practice certain professions. A credential is issued by a non-governmental body and is not legally mandated.

Given the prevalence of licensure, many businesses that employ licensees are exposed to risks that may go unmanaged or are managed in an ad hoc manner. Some of the risks related to licensure include:

- **License violations.** Individuals can be disciplined for practicing without a valid license, or for violating the code of ethics. Violation of laws and rules related to scope of practice and license title can result in sanctions for the licensee.

- **Disqualified payments.** In the health care setting, public and private insurers may disallow payments for services if it is determined the provider was not appropriately licensed.

- **Reputational issues.** Investigations of licensees can lead to stories in the media coverage that do not portray the business in a favorable light. While the individual may be responsible for maintaining his or her license, the general public will want to know why a reputable company would allow unlicensed personnel to perform tasks reserved for licensed professionals and raise questions about the overall competence of the business. Such stories can also make it more difficult to recruit future qualified staff.

- **Legal action and related costs.** Those who may have been harmed by unlicensed practice can seek relief through the courts. While such actions may not be successful, defending against such claims can be expensive, particularly as a licensee is often held to a higher standard.

(article continues on next page)
Mitigating Licensure Risks

Businesses that employ licensed workers can take several steps to mitigate their risks. First, be clear on the law when hiring licensed professionals to do work. It is important to become familiar with scope of practice for each specific license type employed in the workplace. What may seem like a minor duty may actually violate the scope of practice of a profession, particularly in health care-related professions.

Exercise caution when selecting job titles. While a specific title may make sense for the job duties, calling someone a social worker who is in fact not licensed as a social worker can create legal issues.

Verify the license of all persons hired for a job requiring a license, and maintain a system for tracking licensure. Licenses generally must be renewed annually or biannually, which usually involves paying a fee, attesting that one is still qualified to practice (meaning they are not impaired or recently convicted of a crime, for example), and completing continuing education.

Establish internal policies for routine verification in conjunction with the licensing board’s renewal timeframes as well as intermittently. Several options exist to assist employers of licensed professionals. The business can rely on an internal process maintained through a compliance department or human resources department. This can either require submission of licensure by the licensee or internal verifications. Such compliance work can also be contracted out to a third party.

Ensure licensees maintain appropriate liability insurance. While determining who pays for such insurance is between the employee and employer, it can be helpful when a licensee faces a complaint and will require the services of an attorney to represent them. An important factor to consider regarding complaints is that a submitted complaint is not evidence of wrongdoing on the part of a licensee.

Partner with employees to meet their licensure needs. Many licensed professionals must earn continuing education. Doing so can involve spending time and money outside of work hours. Employers that wish to mitigate risks from licensure issues can help by supporting licensees in earning continuing education. This could involve hosting training, providing reimbursement or offering time off for training.

Recognize that licensees must work under a code of ethics that requires them not only to observe certain standards, but also likely mandates that they report other similarly licensed persons when they become aware of an ethical violation. Many codes of ethics also require self-reporting of violations. Since public exposure can create some issues internally as a company seeks to address concerns identified during reporting, consider an internal policy that requires self-reporting to human resources or a compliance department as licensing-related complaints are brought to the licensing agency by the public.

While professional licensure provides protection for the public, it can also create risks for employers and license holders. By being aware of these risks and implementing practices to mitigate them, employers can ensure licensed professionals remain a productive part of business operations.
RIMS INSURTECH COMPETITION TO AWARD START-UPS FOR INNOVATIVE, EFFICIENCY-ENHANCING SOLUTIONS

“RIMS Tech, the Insurtech Competition” Debuts at RIMS 2019 Annual Conference & Exhibition

With the rise of new, innovative Insurtech solutions that are creating opportunities for risk professionals to optimize their efforts, RIMS has invited up-and-coming start-up companies to compete in the inaugural “RIMS Tech, the Insurtech Competition” at RIMS 2019 Annual Conference & Exhibition in Boston.

Held in the Start-up Stadium – a section of the RIMS Marketplace dedicated to emerging start-up exhibitors – competitors will have the chance to demonstrate their technologies in a “Shark Tank”-styled showdown. The presentations will be judged by an expert panel of risk professionals hosted by Audrey Rampinelli, CEO and co-founder of OnRamp Risk LLC. The winner will be announced at RIMS Conference Finale on May 1st.

“Technology is transforming and strengthening risk management practices around the world,” said RIMS President Gloria Brosius, RIMS-CRMP. “From thought-leading experts, to students and everyone in between, RIMS Annual Conference & Exhibition brings the world’s risk management community together. RIMS is proud to welcome and learn from this elite group of Insurtech companies.”

“Artificial intelligence, internet of things, mobile applications and other Insurtech technologies are allowing organizations to collect and analyze better data, identify trends and root causes and develop more efficient processes,” said Audrey. “In a competitive market, the RIMS Tech competition provides a platform for these start-up companies, as well as a valuable opportunity for risk professionals to familiarize themselves with potentially game-changing solutions.”

The judging panel for the inaugural competition will include:
- Barry Dillard; Director, Risk Strategies, Insurance and Compliance; Walt Disney World® Resorts
- Alan Gier; Global Director, Corporate Risk Management & Insurance; General Motors Company
- Anja Rittling; Risk Manager; Ocean Spray Cranberries, Inc.
- Lori Seidenberg, ARM; Global Director Real Assets Insurance; BlackRock
- Liz Walker; Director, Enterprise Risk & Global Insurance; Groupon

Companies interested in having a presence in the RIMS 2019 Start-Up Stadium or competing in the RIMS Tech, the Insurtech Competition should contact, David Harkey at dharkey@RIMS.org.
RIMS 2019 TRENDING SESSIONS

ADD RIMS 2019 TRENDING NOW SESSIONS TO YOUR ITINERARY

What's the buzz on social and conventional media? What issues are affecting our businesses and world? Find out at RIMS 2019 Trending Now sessions. These innovative and thought-provoking sessions will provide you with strategies and information on timely topics, and keep you up-to-date on the latest risk management strategies. Plan to attend one (or more!) of these Trending Now sessions:

- A Ticking Time Bomb: Understanding Your Intangible Assets
- A Worldwide View of Data Protection on the World Wide Web
- Assessing Wearables: Considerations Beyond Technology
- Deep Dive with Erin Meyer
- Getting Ahead of ADA Accessibility Lawsuits, TRIA, NFIP and Other Current Legislative and Regulatory Issues
- Global Risks 2019: Out of Control or in Your Control?
- Global Threat Outlook 2020 & Beyond: Megatrends That Are Defining Our Future
- How Insurtech Is Shaping the Future of Insurance
- Human Trafficking: The Quiet Risk
- India: Risks and Rewards in One of the Largest, and Fastest Growing, Economies
- Innovation Risk vs. Rewards
- Killer Appeal with an Added Byte: RIMS Tech, the InsurTech Competition
- Leveraging D&I to Uncover a Gold Mine of Talent, Growth and Profit Opportunities
- Navigating Employment Laws in the Gig Economy to Avoid a Lawsuit
- Operational Resilience Benefits of Renewable Energy Solutions: Perspectives from Risk Management and Insurance
- Is DNA the Future of Minimizing Risk from Adverse Drug Reactions
- What Can Managing Geopolitical Risk Teach Us about Managing Cyber Risk?

www.RIMS.org/RIMS2019
RIMS AND THE NATIONAL INSURANCE ACADEMY TO DEVELOP ENHANCED RISK MANAGEMENT CURRICULUM

National Insurance Academy (NIA) Director Shri G. Srinivasan, RIMS Board Director Jennifer Santiago and RIMS Vice President of Global Development Steven Chou met in Pune, India to officially execute a Memorandum of Understanding on behalf of the two entities. The agreement officially confirms a joint effort to develop enhanced risk management educational opportunities for NIA students that align with the global RIMS-Certified Risk Management Professional (RIMS-CRMP) certification.

Jennifer, who holds the RIMS-CRMP certification, said, “The RIMS-CRMP is gaining recognition throughout the world’s risk management community as a highly-regarded mark of achievement that demonstrates the individual’s expertise, industry knowledge and commitment to professional growth.

“We are proud to be here in Pune, to meet with the National Insurance Academy’s leadership and to initiate this important relationship that aims to achieve our shared goal of advancing the practice of risk management in the country.”

The RIMS-CRMP certification is the only risk management certification in the world to hold accredited status. It received official accreditation by the American National Standards Institute (ANSI) under ISO/IEC 17024:2012 in late-2017. The ANSI Accreditation of RIMS-CRMP signifies that the Institute recognizes the competence of RIMS to carry out certification activities in accordance with requirements defined in International Standards and confirms approval by government and peer review assessments.

The enhanced risk management program at NIA will align with the five domains tested on the RIMS-CRMP exam. Those domains include:

1. Analyzing the Business Model
2. Designing Organizational Risk Strategies
3. Implementing the Risk Process
4. Developing Organizational Risk Competency
5. Supporting Decision Making

RIMS’ Global Initiatives are led by Vice President Steven Chou (schou@rims.org) and Associate Director Jhelum Bagchi (jbagchi@rims.org). For more information about RIMS international activities and resources, visit www.RIMS.org/international.
Earn Your RIMS-CRMP Certification

The RIMS-Certified Risk Management Professional (RIMS-CRMP) is the premier certification for risk management professionals. Here are five reasons why you should earn your RIMS-CRMP:

1. **Globally Accredited**: The RIMS-CRMP certification holds official accreditation from the American National Standards Institute (ANSI) under ISO/IEC 17024:2012. ANSI accreditation is recognized around the world.

2. **One of a Kind**: RIMS-CRMP is the only risk management certification in the world to hold accredited status.

3. **Real-World Content**: The RIMS-CRMP program is designed to cover the key duties that all risk managers are expected to perform on the job every day. Earning your RIMS-CRMP will show your risk management knowledge and competency.

4. **Recertification**: RIMS-CRMPs must recertify every two years by earning 50 recertification points, 35 of which must be in continuing education. Recertifying shows your commitment to the profession and your continued competence.

5. **Professional Responsibility**: Employers will know that you are an ethical professional because all RIMS-CRMP holders are required to uphold and abide by a strict Code of Ethics.

Prepare for the Exam

**RIMS-CRMP Online Overview Course**

Kick-start your learning with the RIMS-CRMP Overview Course! This online course serves as additional preparation for the exam. It is a valuable supplement to be used in conjunction with textbooks and other resources. Attending will help refresh and gauge your knowledge and comprehension of the five core competencies of the risk professional.

**Test Windows:**

- April 15 – June 15, 2019
- July 15 – September 14, 2019
- October 14 – December 14, 2019

www.RIMS.org/certification
The risk of not adopting some form of artificial intelligence (AI) can be much greater than the potential risks of implementation, according to a RIMS Professional Report: Making Sense of Artificial Intelligence and Its Impact on Risk Management.

Authored by RIMS Strategic and Enterprise Council member and director, Microsoft Enterprise Risk Management, Tom Easthope, the report explores forms of AI available to organizations, common implementations scenarios for risk professionals to consider, as well as opportunities for those professionals to advance their careers in light of the emergence of AI technologies.

“While the discussions about the long-term impacts of artificial intelligence on society are important to understand and track, the more pressing issue is to understand the impacts on your industry, your organization and, ultimately, your career,” said Mr. Easthope. “Risk professionals should find ways to participate in strategic discussions around AI and educate themselves on the world of possibilities it offers them and their organizations.”

The RIMS Strategic and Enterprise Risk Management Council (SERMC) provides leadership on strategic and enterprise risk management (SRM and ERM) research, practices, topics and issues, in alignment with RIMS’ vision, affiliations and partnerships. SERMC comprises RIMS members, academics, strategists, consultants and other practitioners who are experienced with strategic and enterprise risk management and related issues.

The report is currently available exclusively to RIMS members. To download the report, visit RIMS Risk Knowledge library at www.RIMS.org/RiskKnowledge.

RIMSCast comes to you from Conference Room B at RIMS headquarters in New York City. This program speaks with the leading experts in the risk world, and has important news and updates.

Recent podcasts that are available:

*The Tragedy of the Commons with Les Williams*
*Women in Risk Management*
*Leveraging Intangible Assets to Build a Competitive Edge*
What does it take to be a successful risk manager?

How do you stay informed about new risks?

How do you establish yourself and achieve longevity?

Attend the RIMS NextGen Forum 2019 to learn about emerging risks and the skills you'll need to set yourself apart.

The NextGen Forum is designed to engage and educate rising risk professionals, most of whom are in their mid-twenties to mid-thirties. Thanks to the world-class risk management sessions and networking available at NextGen, attendees will be able to shift their careers into a higher gear.

Why should you attend?

- Learn about risk management best practices.
- Understand complicated insurance or risk finance theories or tools.
- Enhance your soft skills in order to successfully navigate corporate structures and politics and champion risk management.
- Make invaluable connections with your peers and experienced risk practitioners at the networking reception.

Elevate your career with world-class sessions:

- Keynote: Don’t Tell Me What I Already Know, Tell Me What I Don’t Know
- Becoming a Creative and Innovative Risk Professional Workshop
- Climbing the Corporate Ladder or Taking the Elevator
- Your Leadership Track Depends on Inclusivity
- A Legal Checklist for AI Risk
- You Are Your Brand: How to Distinguish Yourself in Your Career

Fees: RIMS Member $300 | Non-Member $450 | Student $99

Register by May 3 to save $50

https://www.rims.org/nextgen/2019/Pages/Home.aspx
In her March OCRIMS President’s Message, Diana Rich mentioned how motivated she was from watching a documentary about the Apollo 11 mission to the moon. Here are some facts about Apollo 11:

The primary objective of Apollo 11 was to complete a national goal set by President John Kennedy on May 25, 1961: perform a crewed lunar landing and return to Earth.

Additional flight objectives included scientific exploration by the lunar module, or LM, crew; deployment of a television camera to transmit signals to Earth; and deployment of a solar wind composition experiment, seismic experiment package and a Laser Ranging Retroreflector.


An estimated 530 million people watched Armstrong’s televised image and heard his voice describe the event as he took “...one small step for a man, one giant leap for mankind” on July 20th.

The first color TV transmission to Earth from Apollo 11 occurred on July 17th. On July 18th, Armstrong and Aldrin put on their spacesuits and climbed through the docking tunnel from Columbia to Eagle to check out the LM, and to make the second TV transmission.

On July 20th, Armstrong and Aldrin entered the LM, made a final check, and at 100 hours, 12 minutes into the flight, the Eagle undocked and separated from Columbia for visual inspection. At 101 hours, 36 minutes, when the LM was behind the moon on its 13th orbit, the LM descent engine fired for 30 seconds to provide retrograde thrust and commence descent orbit insertion, changing to an orbit of 9 by 67 miles.

The Apollo 11 extravehicular activity (EVA) began at 10:39 p.m. EDT on July 20th. Armstrong emerged from the spacecraft first and released the Modularized Equipment Stowage Assembly on the LM’s descent stage. A camera on this module provided live television coverage of man’s first step on the moon. The crew deployed a specially constructed 3’ × 5’ American flag. In addition, commemorative medallions bearing the names of the three Apollo 1 astronauts who lost their lives in a launch-pad fire, and two cosmonauts who also died in accidents, were left on the moon’s surface.

During the EVA, Aldrin deployed the Early Apollo Scientific Experiments Package, or EASEP, experiments, and Armstrong and Aldrin gathered and verbally reported on the lunar surface samples. After Aldrin had spent one hour, 33 minutes on the surface, he re-entered the LM, followed 41 minutes later by Armstrong. The entire EVA phase lasted more than two-and-a-half hours, during which both Armstrong and Aldrin ranged up to 300 feet from the Eagle.

Armstrong and Aldrin spent 21 hours, 36 minutes on the moon’s surface.

Re-entry procedures were initiated on July 24th, 44 hours after leaving lunar orbit. Apollo 11 splashed down in the Pacific Ocean, 13 miles from the recovery ship USS Hornet.

CONTACT PERSON FOR EMPLOYMENT OPPORTUNITIES

Arpi Rubenyan is the contact person for employment opportunities. If you have information or questions regarding employment opportunities, contact Arpi at (714)438-3277. With sufficient notice, OCRIMS will print relevant job openings in the monthly newsletters.

ARTICLES FOR THE NEWSLETTER

Share your creative solutions, ideas, etc. with the risk management community by contributing an article to the OCRIMS newsletter. Articles need to be submitted to Vaughn Shelton by the 10th of each month to be considered for publication. To submit an article, please email Vaughn at vaughnzx6r@gmail.com. Don’t be shy; we’d love to hear from you!

GET INVOLVED WITH OCRIMS IN 2019!

UPCOMING MEETINGS & EVENTS

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<th>Date</th>
<th>Event</th>
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<tr>
<td>May 14, 2019</td>
<td>OCRIMS/OCASSP JOINT LUNCH MTG. Potential Criminal Charges/Penalties That May Arise out of a Workplace Death or Injury</td>
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<tr>
<td>April 28-May 1, 2019</td>
<td>RIMS ANNUAL CONFERENCE More than 160 educational sessions, Location: Boston, Massachusetts</td>
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<tr>
<td>July 25, 2019</td>
<td>OCRIMS GOLF CLASSIC Space: The Final Fairway Coyote Hills Golf Course See flyer in this newsletter for full details</td>
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OCRIMS DATABASE MANAGEMENT SYSTEM

OCRIMS maintains its contact database through the RIMS Message Center. To stay abreast of the happenings in the OC, make sure that you are registered through the RIMS Message Center, that your RIMS profile is up to date, and that you have selected your desired preferences. You do not even need to be a member of RIMS to take advantage of this great tool.

Here’s the link: http://www1.rims.org/eweb/DynamicPage.aspx?webcode=verify. The Chapter affiliation is at the very bottom, so be sure to choose OCRIMS.

HOW TO CHANGE YOUR RIMS PROFILE—Log onto www.rims.org and scroll down at the Membership tab. In the category that says “My RIMS,” click on “My Contact Information.” On the information page, click “Edit.” At this point if you have not already logged into your RIMS account, it will ask you to login. Then update your information and click “Save.” It’s that easy!

Remember that OCRIMS provides ideal opportunities for you to stay at the forefront of risk management, and networking is a key component, as is remaining informed on what’s happening in our industry—the Message Center allows you to do that. If you have any difficulty with the RIMS Message Center, please contact dianarich@earthlink.net.
Risk and Insurance Management Society, Inc. - Orange County Chapter

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**Committees**

**Bylaws and Parliamentarian**
Stewart Smith (see “Directors” above)

**Professional Community Outreach**
Jennifer Mauritzen (see “Directors” above)

**Chapter Recognition, Education**
Charles Vu (see “Directors” above)

**Committees (cont.)**

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**Executive Sponsorship**
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**Finance**
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**Legislative, Nominating**
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**Membership**
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**Programming**
Steve Tomeo (see “Directors” at left)

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**DON’T FORGET!**

MAY 14TH – OCRIMS/OCASSP JOINT LUNCH MEETING

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[http://www.ocrims.org](http://www.ocrims.org)