President’s Message
by Zareen Morrison

Hi, everyone! As we start to come towards the end of a great summer season, I’d like to thank you for helping us make our chapter such a success. From presentations by industry experts to great networking opportunities, we have a lot to offer to the risk and insurance community. I’ve been fortunate to have been a member of this chapter for a number of years and have had an opportunity to connect with fellow risk management professionals, vendor partners and have developed friendships with so many wonderful people. If you have not attended an event in a while, I would like to encourage you to join us and get to know your risk management community.

I cannot forget to mention what a success our golf tournament was this year. We started off with a pre-party happy hour at the House of Blues in Anaheim, followed the next day by our golf tournament at Coyote Hills Golf Course in Fullerton. We enjoyed some of the nicest weather in recent years for our golf tournament. I’d like to thank all of our sponsors for supporting us and for coming out and spending the day with us at the tournament. Our golf tournament attracts golfers from all over Southern California. We welcome fellow chapter members from LARIMS and SDRIMS, and thank them for their continued support of our event. I’d like to thank our volunteers for getting out to the golf tournament early in the morning to help with the day’s activities.

This year, we were delighted to have Cal State Fullerton students volunteering, along with others. Thank you, Dr. Lu, for helping us out with the student volunteers. Other volunteers on the day of the golf tournament included Cristin McAllister, Theresa Trinh, Lois Kirchhoff, Ron Gray, Tom Walsh, Angela Hobson, and Lisa Wilson.

Thank you, Michael Simmons, our esteemed board member, for taking the time to chair the Golf Committee and for doing such a fine job with the advertising of the event. I would like to recognize Caryn Rinaldini of the Law Offices of Parker and Irwin for spending tireless hours in planning this tournament. Caryn reached out to various organizations for sponsorships and golfers, and took care of all of the little details, from organizing the printing of signage and banners to negotiating pricing with the golf course. Caryn set a new record for us, getting every hole on the golf course sponsored. See the following pages for more about the golf tournament.

As we start to wind down summer, don’t forget to check out our website—www.ocrims.org—for exciting news about our chapter and upcoming events. As a reminder, there is no luncheon event scheduled for September, but we do have a Community Outreach Event slated for September 12th and are looking for volunteers to help (see below and on a following page). Also, you might want to take the opportunity to attend some wonderful conferences coming up in Southern California.

We welcome your feedback. Please feel free to email us with questions and comments at occhapterofrims@gmail.com. Thank you and see you soon!

Sincerely, Zareen Morrison

SATURDAY, SEPTEMBER 12TH:
8:00 – 11:00 a.m.
OCRIMS COMMUNITY OUTREACH EVENT – PROJECT GO (GRAFFITI OFF)
Volunteers Needed—Families and Children Welcome!
This is a great opportunity to show support for a great cause and remove unsightly graffiti!

See details inside this newsletter
OCRIMS ANNUAL GOLF TOURNAMENT

On July 21st, the Coyote Hills Golf Course in Fullerton was undoubtedly the place to be, as OCRIMS hosted another very successful tournament. There were 150 golfers who took part in the event, which was made possible by 23 generous sponsors. Golfers and sponsors enjoyed the taco bar before heading out on the course, and golf carts contained a snack lunch for each participant. Later in the day, the fun continued with a reception and an Italian buffet dinner. There were many raffle prizes, including gift cards, tickets to sporting events, a Bluetooth keyboard, and more.

All in all, the event couldn’t have gone any better. OCRIMS would like to thank all of the players and sponsors for helping to make the tournament so successful!

Title Sponsor: FM GLOBAL
Gold Sponsor: Willis
Silver Sponsors: Carl Warren, Aon, Marsh
Hole and Tournament Sponsors:
AAA Copy & Review Services
Apex Investigations
Arissa Cost Strategies
Access on Time
Alliant Insurance Services
Gallagher Basset
K2 Investigations
ATI
Real Time
Orchard Med
Taylor Morse
CorVel
Restore Rehabilitation
Triad Consulting
Ametros
Law Office of Stacy Tokanuga
Fluidmaster
Century Pacific
Woodruff Sawyer
Law Offices of Watten, Discoe, Bassett & McMains
Law Offices of Parker & Irwin
OCRIMS ANNUAL GOLF TOURNAMENT

Everyone who played in the OCRIMS Annual Golf Tournament had a great time, but the following foursomes really brought their “A” game:

1st Place: Kevin Mahoney, Kevin Hayes, Danny Hayes, Clay Wright
2nd Place: Harvey Brown, Ryan Indovina and guests
3rd Place: William Hong, Mark Correll, Dan Trause, Richard Chavez

Other individual winners included:
Closest to the Pin Shoot Out – Kent Zippe
Scratch Game Winner – Kevin Mahoney
Best Decorated Hole – Carl Warren

Much credit for the success of the tournament goes to the OCRIMS Golf Committee, headed by Mike Simmons and Caryn Rinaldini, who were assisted by board members Lisa Wilson, Cristin McAllister, and Chris Taylor. Day-of-the-event volunteers included board members Cristin McAllister, Ron Gray, and Tom Walsh, along with Angela Hobson of Century Pacific, Theresa Trinh of Kilroy Realty, Lois Kirchhoff of MEA Forensics and, courtesy of Dr. Weili Lu, students from Cal State Fullerton’s Center for Insurance Studies, all of whom did a fantastic job!

The photos below and on the following pages depict the good times at the OCRIMS Annual Golf Tournament. Look for more photos from the tournament in next month’s newsletter!
OCRIMS ANNUAL GOLF TOURNAMENT—IN PICTURES
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OCRIMS/ORANGE EMPIRE CPCU
ANNUAL JOINT LUNCH MEETING - RECAP
by Greg Wren

OCRIMS was excited to host its annual joint meeting with the Orange Empire chapter of CPCU on August 11th at Orange Hill Restaurant. The meeting organizers have the uncanny ability to keep luncheon topics relevant, and this installment did not disappoint. Dr. Daniel Pradel, Professor, Civil Engineering Department, UCLA, provided insight into understanding earthquakes and the effects on structures and infrastructure. The topic of earthquakes is especially meaningful for because of our continuing exposure in California as part of the Pacific Rim of Fire. Recent quakes in Nepal and Napa, California serve as reminders of what can happen.

Dan began his presentation with a short description of quake severity and the meaning of the various levels of magnitude we hear described after every quake. He then moved into a discussion of frequency, and explained how quakes of moderate intensity pose greater risk due to increased frequency. The good news is that we can do something about the risks, according to Dan. He explained that building code improvements have made recent construction much better at withstanding moderate quakes and that by properly retrofitting older buildings and bringing them up to the new standards, we can preserve their beauty and improve safety for occupants.

Dan described the impacts of recent quakes, including the Japan earthquake of 2011 and the recent Napa quake of 2014, with images of the various types of damages that occurred. He highlighted the differences in performance between older construction and buildings built under more recent codes, as well as construction using various retrofit techniques. In addition, he described a major area of risk exposure related to the performance of utility connections. Examples were provided of structures that survived large quakes only to become unusable due to the loss of utilities. Dan also spent some time describing the differences between past quakes in the Real Madrid fault zone and California and what that means in terms of risk exposure for that section of United States.

Many thanks to Dr. Pradel and the Orange Empire CPCU for a great meeting!
The OCRIMS Community Outreach Committee is proud to team up with the City of Garden Grove for Project GO (Graffiti Off). Volunteers are needed for the event—families and children are welcome! Here are the details regarding the event:

**Saturday, September 12, 2015**
8:00 a.m. to 11:00 a.m.
Garden Grove Park
9301 Westminster Blvd.
Garden Grove

**What’s Provided:** paint, rollers, brushes and “fashionable” orange vests.
Volunteers to drive their own vehicles.

**This is a great opportunity to show our support for a great cause and make the city a safer place by removing unsightly graffiti!**

More information is available at [http://www.ci.garden-grove.ca.us/pw/projectgoinfo](http://www.ci.garden-grove.ca.us/pw/projectgoinfo)

To register for this event, please contact the Community Outreach Committee Chairman, Cristin McAllister at: cristin.mcallister@stjoe.org or (949)381-4515

Please RSVP by September 5, 2015

**SEE YOU THERE!**
For the first time in modern American history, severe drought conditions combined with essentially unfettered demand have led an entire state to implement mandatory ongoing restrictions on the use of water. California Governor Jerry Brown issued an Executive Order in April 2015 mandating a 25% reduction of urban water usage from 2013 levels over a nine-month period, a savings of roughly 424 billion gallons—enough to fill more than 640,000 Olympic-size swimming pools. The move followed a failed year-long effort to achieve a voluntary 20% reduction in water usage, with statewide conservation results averaging between just 7% and 12%. Early returns suggest that residents are starting to get the message: The State Water Resources Control Board reported that water use in May had dropped by 29%.

The mandate requires that local water agencies and suppliers determine for themselves how to achieve their goal, which is weighted based on each area’s current water usage. To reach the 25% goal, local conservation requirements actually range between 8% and 36%. Crucially for California’s vast agriculture industry, local entities can effectively ignore agricultural usage.

In terms of the impact on other businesses, California state-level regulators have been careful to note that they have not targeted any industry or sector for specific cuts. Instead, the State Water Resources Control Board explained, “Water suppliers will determine locally the actions that they will take to ensure that their commercial, industrial and institutional sectors are contributing to meeting these requirements and in what amounts.” In other words, if a business uses a significant amount of water, it may well end up on the local water agency’s target list for water reduction.

Although California is the first state to employ such drastic measures, it is unlikely to be the last. In a 2014 report, the U.S. Government Accountability Office (GAO) found that 40 of the 50 state water managers expect freshwater shortages in some portion of their states by 2023 under average water conditions, with 24 of those states anticipating shortages to impact entire regions. If there were drought conditions, all 50 state water managers foresee water shortages. Furthermore, the GAO cited research from the National Drought Mitigation Center that predicts ongoing climate change will result in more widespread and severe droughts across much of the U.S. In anticipation of increasing water scarcity nationwide, businesses should carefully observe the impacts of the water restrictions in California.

**Industries at Risk**

Much of California’s regulatory framework and the resulting public discussion have primarily focused on the water usage of residential consumers, with previous regulations prohibiting the use of potable water to wash sidewalks, driveways and cars, and to maintain excessive outdoor landscaping in the state’s hot climate. But homeowners and businesses with large, lush lawns are not the only heavy users of water in California.

(article continues on next page)
For most of the country, water has been a ubiquitous and inexpensive resource for so long that it can be
difficult to remember how critical it is to so many different industries. Several trade groups and
individual businesses from a range of industries submitted comments on California’s proposed
regulations. The California Construction and Industrial Materials Association noted that many of its
members are required to use significant amounts of water to control dust in compliance with the
Federal Clean Air Act as well as local requirements. The California Hospital Association emphasized
that acute healthcare facilities must remain operational 24/7, 365 days a year, and that water usage for
many critical purposes such as sterilizing instruments and patient hygiene simply cannot be cut without
threatening public health and safety. The California Manufacturers & Technology Association and
similar trade groups called for regulators to recognize that water is crucial to industrial operations and
to exempt so-called “process water” from the reduction regulations.

There are very few industries for which water is not a crucial resource, and cutbacks could have a
significant impact in any sector of the economy. As the California League of Food Processors stated in
its comment letter on the regulations, “Mandatory reductions in water may equate to an equivalent
reduction in economic output and could result in significant job loss.”

Uninsurable Risk

In the face of economic losses caused by outside events, businesses most often turn to insurance as a
means of risk transfer. For even the most well-insured business owner, from the sole proprietor to the
largest corporation, there are some key questions to ask if the water supply dries up. Operationally, the
business must quickly determine when the water will return and what to do in the meantime. In terms
of insurance coverage, however, the only question that really matters is “why?”

Depending on the answer, the business losses that stem from lack of water can indeed be compensated.
Typically available as an endorsement to basic business interruption coverage, utility service
interruption insurance is designed to protect businesses from lost income caused by utility outages.
Such coverage, however, only applies if the utility outage itself is caused by a covered cause of loss. If,
for instance, the water stops because of a lightning strike or fire at a far-off pumping station, a business
can recoup the lost income if its operations suffer. If, however, a business’s pipes go dry because the
government has mandated across-the-board water reductions, insurance coverage is simply not
available.

Insurers have long held that regulatory risks are uninsurable for
much the same reason that businesses cannot insure against the
likelihood a competitor will come up with a better product or
service: While such insurance could be possible to provide, it would
be priced so exorbitantly that no business could afford it. Without the
ability to transfer the financial risk of water restrictions, businesses
in California and anywhere else facing similar regulations must
consider other risk management strategies.

Water Scarcity Mitigation

There is no question that many businesses in California face a near-term risk of financial loss as a
direct result of the mandatory water cuts. An economic impact analysis prepared for the State Water
Resources Control Board estimated that total direct costs may reach between $1 billion and $1.3 billion
through January 2016. This theoretically includes the lost profit from businesses that may have to cut
back production, although the report’s authors readily admit such estimates are extremely imprecise.

(article continues on next page)
Beyond the limitations of the economic impact analysis, reality is more complex. Dr. Bonner R. Cohen, an expert in environmental and energy policy and senior fellow with the National Center for Public Policy Research, said that “nothing short of a well-run police state” could effectively enforce the regulations. If the mandate were actually enforced, Cohen believes many water-intensive businesses would try to avoid the resulting risk by leaving California altogether. Risk retention, in this situation, would amount to accepting higher costs and possibly less supply of water. This would only make sense for a business that can maintain acceptable levels of profitability given the restrictions. This strategy, however, includes significant risk of the unknown: If California’s drought continues for several more years, more severe regulations may be imposed at even higher economic costs.

In terms of risk reduction, businesses anticipating regulatory water restrictions in California or elsewhere have two general approaches: reducing their own demand for water, or addressing the broader public policy that led (or may lead) to water restrictions. It is possible that many businesses could achieve substantial water use reductions through measures like auditing their current usage, replacing outdoor landscaping with drought-resistant plants, or installing more water-efficient appliances and equipment. Such techniques are certainly much easier for an individual business to control than public policy is, but ultimately may not be enough to truly mitigate the long-term risk. Until the fundamental causes of water shortages are addressed, no business will be immune to significant downside risk from water scarcity.

**The Tragedy of the Commons**

While it is possible that every individual consumer will invest in water efficiency measures to stave off disaster, history and economic theory suggest that is extremely unlikely. The concept of the “tragedy of the commons” says that individual consumers tend to maximize their own usage of shared resources to meet their needs even if the combined effect of all users doing so ultimately depletes or destroys the resource. Unfortunately, considering that California’s initial attempts to achieve voluntary reductions in water usage were ineffective, it appears the state is at risk of experiencing a tragedy of the commons regarding water—there simply is not enough to meet everyone’s wants or needs. Other states and municipalities could someday follow.

Cohen characterized California’s current water crisis as a man-made disaster, arguing, “The drought came to us from Mother Nature, but the crisis came from political decisions.” He noted that the risk of drought is entirely predictable, as California has suffered through at least eight severe droughts in the 20th century alone. Equally foreseeable, growing populations and expanding economies continue to demand additional public resources such as water, but public policies have failed to keep up with the correlating demand. Worse, he argued, governments have imposed rules, regulations and policies that make it difficult, if not impossible, to devise workable solutions for shortages.

(article continues on next page)
For example, Cohen cited the enactment of renewable portfolio standards in most U.S. states, which mandate that a certain percentage of electricity generation come from renewable energy sources over a defined timeframe. Unfortunately, as states and municipalities have struggled to meet these requirements, the cost of electricity has dramatically increased. Indeed, some estimate that California’s energy prices may increase by 47% by 2030 in part because of renewable portfolio standards. As such, even though California sits on an ocean, it cannot effectively utilize desalination to produce additional fresh water since the process is energy intensive, and thus cost-prohibitive. Partially in response to these energy cost increases, states like West Virginia and Ohio have already undone these regulations, and others may follow. Water restrictions could face similar difficulties.

California and other states also have not adequately invested in necessary water infrastructure, including reservoirs. The American Water Works Association estimates there are 240,000 water main breaks annually, resulting in tremendous waste. For the American economy to grow, improved water infrastructure is a necessity. Unfortunately, Cohen said, individuals and businesses are now paying the price for these failings of public policy.

California may be the first state to impose mandatory water restrictions, but it is unlikely to be the last. Businesses in all industries rely on cheap water and may have previously taken it for granted. As that changes, individual conservation or efficiency efforts are only part of the risk management strategy required to ensure that needed water supplies remain available and cost-effective. Although many businesses may be wary of getting involved in public policy debates or lobbying efforts, an era of water scarcity may make such involvement a necessary long-term risk-reduction technique. As Cohen warned, “What we’re seeing now in California, we’re going to see again.”
EMPLOYMENT OPPORTUNITIES

CLAIMS REPRESENTATIVE—Western National Group, a real estate firm specializing in multifamily housing, is looking to fill a Claims Representative position at its corporate office in Irvine.

DUTIES AND ESSENTIAL JOB FUNCTIONS:

- Input and create claim files and follow standard claims-handling procedures.
- Generate reports and maintain claim notes and correspondence regarding claim-file activity and communications on the claims database.
- Monitor a variety of claim files (first- and third-party property, liability, and litigated claims) and maintain a daily running diary.
- Manage file inventory to ensure timely resolution of claims.
- Perform property inspections as needed, including accessing and inspecting all areas of a dwelling or structure.
- Complete field inspection of losses, including accurate scope of damages, photographs, written estimates of damages, as needed.
- Analyze information gathered by investigation and report findings and recommendations.
- Investigate and evaluate all relevant facts to determine coverage, damages and liability of first- and third-party property, general liability and auto claims; and file claims as needed with carriers.
- Establish timely and accurate claim and expense reserves.
- Communicate with internal departments, claimants, attorneys and insurance companies over the telephone, in person, and in written correspondence.
- Make settlement recommendations and negotiate claims settlements to avoid litigation.
- Prepare demand/denial letters as needed and draft offer letters and releases.
- Create statements of loss.
- Ensure signed releases are received prior to issuing settlement funds and create check requests and request settlement monies from Accounts Payables.
- Follow-up with insurance adjusters and provide information needed to expedite settlement or insurance recovery.
- Coordinate agreed scope/estimate of damages with independent insurance adjusters, vendors or contractors on large losses.

REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:

- Aptitude to apply general knowledge of contract, property and/or insurance laws.
- Some construction knowledge.
- Some understanding of real estate management.
- Must have at least five to seven years of claims experience.

Western National Group offers competitive compensation and comprehensive benefits, including medical, dental, vision, life, flexible spending accounts, 401(k). **PLEASE INCLUDE SALARY REQUIREMENTS WHEN SUBMITTING YOUR RESUME FOR CONSIDERATION.** For immediate consideration, please visit WNG’s website: [http://www.wng.com](http://www.wng.com), complete an online profile, attach your resume and apply for Claims Representative.
EMPLOYMENT OPPORTUNITIES (cont.)

INSURANCE COORDINATOR—Western National Group is looking to hire an Insurance Coordinator to oversee the compliance of insurance for vendors, subcontractors and clients. The person who assumes this position will help to ensure that all insurance records are updated and current in database systems, interface with insurance brokers and professionals to complete and maintain insurance requirements per contract and project, and advise and communicate with WNG divisions, vendors and subcontractors in regards to insurance contracts and compliance.

Duties and Job Functions:
• Obtains and maintains insurance records for new contracts and projects.
• Creates sample certificates based on contractual requirements.
• Oversees subcontractor compliance for construction projects and maintains insurance records in the system.
• Oversees vendor insurance compliance for property management’s vendor program and maintains insurance records in the system.
• Communicates with brokers and insurance professionals in regards to insurance coverage, contracts and endorsements.
• Communicates with vendors and subcontractors regarding insurance and compliance with regards to the contractual requirements.
• Communicates and interfaces with all WNG divisions (as needed) in regards to insurance and compliance.
• Monitors insurance cancellation notices received from broker and or carrier.
• Reviews contracts on an as needed basis.
• Responsible for creating and obtaining signed deficiency and owner waivers.
• Scans and archives insurance certificates and other department documents.

Requirements:
A working understanding of insurance terms, concepts and application. Must possess a valid driver’s license and proof of auto insurance. Certification in the insurance industry preferred.

Education/Experience:
High School graduate with some college units. Bachelor degree preferred, but not required. 4 years minimum working experience in the insurance industry.

Western National Group offers competitive compensation and comprehensive benefits, including medical, dental, vision, life, flexible spending accounts, 401(k). For immediate consideration, please visit WNG’s website: http://www.wng.com, complete an online profile, attach your resume and apply for Insurance Coordinator.
SENIOR RISK ANALYST—Mattel, Inc. (NASDAQ: MAT), a worldwide leader in the design, manufacture and marketing of toys and family products, is looking to hire a Senior Risk Analyst to join the Treasury and Risk Team in El Segundo, Calif. The person who assumes the position will develop new financial tools to consistently measure risk and provide analysis on self-insurance retentions, aggregate insurance issues, and audits. He/she will also be actively involved in the management of Mattel’s insurance captive, support the Director with the management of insurance brokers and other outside vendors, and provide a high level of oversight and direction to the operating units involving risk management, treasury, real estate, insurance and business continuity planning.

ESSENTIAL JOB DUTIES AND RESPONSIBILITIES:
- Assist with developing strategy, analyzing underwriting data and coordinating timely renewal of all insurance programs.
- Review and summarize final recommendations of renewals with Director and senior management.
- Manage Total Cost of Risk model.
- Support financial process for Insurance Captive, budgets and allocations.
- Manage service plans implemented with insurance broker, auditors, actuaries and other outside key vendors.
- Assist with the development and maintenance of the Risk Management Information system.
- Manage property and casualty loss control programs for Mattel.
- Collaborate with the Treasury, Risk, and Real Estate team to develop complex analyses and financial modeling.
- Consolidate numerical and qualitative data from multiple sources to provide a detailed risk taking positions; utilize statistical tools for variance and trend analysis.
- Assist in creating and maintaining internal and external presentations for senior management.

REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:
- Masters’ degree desired. BS or BA in Finance, Business Administration, Finance, Economics or a related field.
- 3 or more years of experience working in finance, treasury, real estate, insurance, or risk management.
- At least 2 or more years working in a large corporate, investment bank, or consulting firm in a related role desired.
- ARM, CPCU or Fellow in Risk Management preferred.
- Must have demonstrated analytical skills.
- Must be able to translate data into a story.
- Strong knowledge of financial statements, cash flows and modeling using Microsoft Excel.
- Knowledge of Hyperion and Oracle a plus.
- Must have demonstrated project management skills, especially in working with high-profile, time-sensitive projects.
- Ability to demonstrate a fundamental curiosity to get into the details and understand trends.

Anyone interested in the position should contact Erika Iwai -- Erika.iwai@mattel.com, (310)252-3652.
RISK CONSULTANT—Barney & Barney is looking to hire a Risk Consultant to provide a wide range of services for the firm’s clients, to include developing and supporting strategies to enhance risk management, accident prevention and safety.

ESSENTIAL JOB DUTIES AND RESPONSIBILITIES:

- Participate in occasional client meetings to provide expertise regarding the firm’s ability to provide risk and loss services.
- Attend sales calls at the request of the sales team to demonstrate how the service team can assist prospective clients with accident prevention, regulatory compliance and large exposure minimization.
- Attend service calls to initiate elements of an established service plan or to help with projects and services in progress.
- Design and maintain various safety and health programs including, but not limited to, Injury and Illness Prevention Programs, Ergonomic Programs, Emergency Response Planning, Hazard Communications and Food borne Illness.
- Develop training curriculum and training materials customized appropriately to the client’s industry, pertaining to defined priorities regarding their risk, claims history and operational needs.
- Train client staff on a myriad of safety topics; presenting to employees in a wide variety of settings to include professional office environments, construction sites, manufacturing, transportation and light industry locations such as warehouses.
- Prepare reports of activities and job progress to Director, Risk & Loss Advisors on a monthly basis.
- Develop and maintain positive working relationships with all associates, vendors, regulatory agencies, and clients.

EDUCATION / EXPERIENCE:

- Successful work history to include 3-5 years directly related consulting experience in loss prevention, risk management, safety/health, and regulatory requirement compliance.
- Current knowledge and understanding of state and federal industry standards for employee health and safety requirements within one or more of the firm’s practice groups.
- Bachelor degree required, preferably with a focus in the field of environmental management, risk management, safety management, public health or similar.
- A credential or license related to occupational safety and health or loss control which meets industry standards or other insurance specialty areas.
- A valid driver’s license and reliable transportation (50%-70% travel is required to Barney & Barney client locations, including overnight and multiple days away. Travel will require the use of a personal vehicle).

Anyone interested in the position should contact Brian McMann – Recruitment Manager at Barney & Barney. He can be reached by phone at (858)587-7586 or by email at bmcmann@barneyandbarney.com.
EMPLOYMENT OPPORTUNITIES (cont.)

ADMINISTRATIVE ANALYST, RISK MANAGEMENT—The California Joint Powers Insurance Authority (California JP1A)—one of the largest municipal self-insurance pools in the state providing liability, workers’ compensation, environmental, property, and earthquake coverage, as well as risk management training and loss-control services to 117 cities and other governmental agencies—is looking to hire an Administrative Analyst, Risk Management. The person who assumes this position will perform a wide variety of highly complex professional, administrative, analytical, and technical work in support of the Authority’s risk management division and its risk managers. The Administrative Analyst will establish procedures and develop administrative policies in areas of loss control, risk management, safety, and accident investigations. Other job duties include serving as a technical resource regarding risk management functions; explaining and interpreting policies, regulations and operational procedures; researching and analyzing data to assess costs and operational feasibility; developing and presenting recommendations; assisting with developing loss-control measures and programs; establishing policies, guidelines, best practices and recommendations; assisting with risk review; and making recommendations regarding legal and other documents.

This position requires education equivalent to a Bachelor’s degree from an accredited college or university, preferably in business administration, risk management, public administration or a related field is required. Any combination of education and experience that would provide the required knowledge and skills is qualifying. Experience relating to risk management for public entities is desired. Associate in Risk Management (ARM) is beneficial.

Candidates must also have a minimum of two years of progressively responsible administrative or analytical experience; project management experience is beneficial.

The successful candidate will be required to use his/her own personal vehicle for occasional travel and will be reimbursed at the applicable IRS mileage rate. Additionally, the successful candidate will be required to comply with the provisions of the Authority’s Vehicle Usage Policy. The California JPIA participates in the PERS retirement (coordinated with Social Security) and health benefits programs.

DEADLINE TO APPLY: August 20, 2015. Application, job announcement, and supplemental questionnaire can be found at cjperia.org/about/career-opportunities. Salary: $62,868 - $89,808 annually.
In our effort to keep the membership informed, we have elected to share the following article pulled from the RIMS website.

2015 RIMS Benchmark Survey Now Available

Stable Market Shows Slight Decrease After Three Years of Increases

NEW YORK – In a relatively stable insurance market, businesses paid nearly 1 percent (.99%) less in 2014 than they did in 2013 to cover the total cost of risk (TCOR) after three consecutive years of increases, according to the 2015 RIMS Benchmark Survey. TCOR is the cost of insurance, plus the costs of the losses that are retained, and the administrative costs of the risk management department.

Key findings from this year’s RIMS Benchmark Survey:

• Management liability, workers’ compensation, liability, and property costs declined.
• Average TCOR fell 1 percent from $10.90 per $1,000 of revenue in 2013 to $10.80 in 2014.
• Risk management administration costs dropped 5 percent as costs for both outside services and risk management department declined.

The annual RIMS survey, produced with Advisen Ltd., is a single source of benchmark statistics with industry data for more than 52,000 insurance programs from almost 1,500 organizations – including the programs of 249 Fortune 500 companies. It tracks changes in insurance policy renewal prices as reported by North American corporate risk managers.

“The 2014 survey results reflect the overall stability of the U.S. property/casualty market. One notable driver is the increasing role of alternative capital in assisting reinsurers to deal with economic uncertainties. A related factor is the rising importance of predictive models among insurers not only in the area of property, but also for cyber and casualty,” Jim Blinn, Executive Vice President and Global Product Manager at Advisen, said.

Commenting on what the industry expects in the second half of 2015, Blinn said commercial property/casualty insurers are beginning to see a softening market. “We are looking at a period of rate decreases in insurance premiums owing to rising competition in the market and more than enough available capacity.”

To order a copy of the 2015 RIMS Benchmark Survey, visit www.RIMS.org/book.

“In order to help our organizations make smart, strategic decisions, risk professionals rely heavily on benchmarking statistics to gain buy-in from leadership,” said RIMS President Rick Roberts. “RIMS Benchmark Survey not only provides an overall assessment of the insurance market but, with a breakdown of sectors and coverages, it puts practitioners in a great position to showcase the value they bring to their organizations.”
ONE ERM FOR ALL AT AAA
by Russ Banham

AAA Northern California, Nevada and Utah offers automotive, home and personal lines insurance products to the members of The American Automobile Association (AAA). Formerly known as California State Automobile Association Insurance Bureau, the company was founded in 1907 with a mission of “Good roads and just legislation.”

In May 2013, Grace Crickette joined AAA NCNU as Senior Vice President and Chief Risk and Compliance Officer. The veteran risk manager is charged with implementing the company’s Enterprise Risk Management strategy, and in this quest has assembled a team of legal, compliance, risk management, and internal audit experts within the organization to assist her.

Crickette is well equipped to attend to the task, serving previously as the Chief Risk Officer at the University of California, where she was responsible for implementing the school’s ERM strategy. This was not a job for the faint-hearted, given the boggling array of human, financial, property and reputational risks confronting the vast institution, which comprises ten campuses in California, two others in Washington DC and Mexico, five medical centers nationwide, the Lawrence Berkeley Laboratory, numerous international research facilities, the Lick and Keck observatories in California and Hawaii, and the world’s largest fleet of maritime research vessels.

Added to these were the university system’s 180,000 employees and 50,000 students within the state; 2,500 students, faculty and staff working outside California; and the hundreds of thousands of patients served each year at its medical facilities. Her well-worn path in risk management promises “good roads” ahead for her new employer’s ERM objectives, given the company’s 4.3 million members and more than 100 locations across three states. RIMS sat down with Crickette to explore her journey.

RIMS: We understand that AAA NCNU’s desire to implement an ERM program was a key reason for them to reach out to you, as well as a motivating factor for you joining the organization.

Crickette: That’s correct. Roughly three years ago, AAA NCNU became a new entity within the AAA federation, and Chief Risk and Compliance Officer was a new position they were looking to create. The organization had bought into the promise of ERM and wanted to be very careful in its implementation. So it was very important that they have someone here who’d been through it before and could bring best practices to the organization. This certainly intrigued me.

RIMS: But, having been through one massive ERM implementation, wouldn’t another be off-putting?

Crickette: Well, you make a good point—these implementations are far from easy. But, when I sat down with the board, I was relieved to learn they had already invested in a solid technology solution to implement the program, as well as provide the means to manage it going forward, from a governance and risk control standpoint. The tool had yet to be fully utilized, however. But, it was certainly reassuring to know we had it.

RIMS: How did you learn about the open position at the company?

Crickette: I was at our Golden Gate RIMS chapter Christmas party, when the risk manager from AAA NCNU approached me about the job. He said he loved working for the company and was just so enthused about its plans to incorporate ERM that I thought “wow”—even though I loved working at the university and had been there for nine years, this would be a fantastic challenge and opportunity for me. Then, I met the leadership and they impressed me further with their ERM plans.

(write-up continues on next page)
RIMS: I understand you also met with both the incoming and outgoing chairs of the internal audit committee, and this meeting played an important role in your decision to take the job.

Crickette: Yes, each of them was a big supporter of ERM. In fact, they had ERM in their charter—not just ‘risk management.’ That impressed me quite a bit. They were a very experienced group.

RIMS: So you arrive at the company and then what? What were some of your first actions and decisions?

Crickette: The first thing I did was form the ERM team with my peer experts in legal, internal audit, risk management, and so on. We then undertook our first ERM assessment, then endeavored to integrate this assessment into the company’s PMO (project management organization) and other departments. Obviously, the goal is to integrate ERM across the organization very quickly. It’s a big word with not many letters, which requires a fair amount of education. Fortunately, everyone here has a very strong appreciation for managing risk and understanding it in an enterprise context—looking at how risks aggregate and interrelate. We’re in the risk transfer and risk management business, and our focus is to serve and protect our members every day, so this was a plus. The right culture was already in place here to ease the implementation.

RIMS: Was the ERM implementation a step-by-step process?

Crickette: Not really, it sort of all happened at once—an implementation on multiple fronts. This was the way we did it at UC, deploying the different ERM components simultaneously, and I wanted to pursue the same successful process here. We did have one group or task force that was focused on integrating the technology tool and moving its deployment forward, assisted by the PMO. Another group we involved was the Innovation Team. Their focus was an enterprise assessment of specific projects that were already in play. My initial job though was really to form the ERM Panel. I’ve got about a dozen key leaders from the various departments on it, including people out in the field. I also am tasked to converse on a regular basis with the board and senior management about our progress meeting the ERM implementation goals.

RIMS: You had mentioned the ERM assessment as another immediate responsibility. Tell us a bit about the findings.

Crickette: Bear in mind we are just getting the ball rolling. But, the assessment helped us identify areas of improvement, while serving as the foundation for our 2014 internal audit plan. We now have in place a sustainable, ongoing and repeatable ERM processes. We’ve identified not just the high-impact, high frequency risks but also the adequacies of the controls around these risks. We’ve also shed light on ways to improve these controls, and identified who in the organization is in place to take on these improvements. This helps us preserve our resources with regards to our internal audit ERM, in that we are determining what we specifically need to audit on a regular if not everyday basis, and the processes we can rely on to test these assessments. This has been a huge time-saver and cost-saver for us.

RIMS: Is this a self-assessment ERM model?

Crickette: Yes, exactly. All our locations, and there a little more than 100 of them, self-assess the ERM strategy using the technology tool, looking at our portfolio of risks. We just did our first test of this and the business managers thought it was a great tool.

RIMS: Given your experience working on two ERM implementations now, are there any lessons you would like to share with the readers?

Crickette: The most important thing is to have buy-in for what you are hoping to do, not just from the top of the organization but throughout it. People then naturally want to join in the shared purpose. It makes everything so much easier and satisfying.
Gain New Strategies at RIMS ERM Conference 2015

You are invited to join the risk management community at RIMS ERM Conference 2015 on October 26-27 at the Hilton Chicago. This innovative program will zero in on ERM essentials.

Session topics will include:
- Planning Your Cyber Security Future
- A Big Decision: Incorporating Decision-Making into ERM
- Developing a Highly Effective Risk Radar
- Building Reputations and Relationships
- Integrating ERM into M&A Opportunities
- How to Play "Devil's Advocate" in a Skeptical Environment

Keynote Speaker

Witold J. Henisz, Deloitte & Touche Professor of Management in Honor of Russell E. Palmer, Former Managing Director, at The University of Pennsylvania Wharton School of Business will keynote at RIMS ERM Conference 2015. Attend his thought-provoking presentation, Building Reputations and Relationships on October 26.

Register to attend by August 21 and save $100.

Network and discover innovative solutions for your risk management challenges. If your firm is interested in sponsorship and exhibit opportunities at this event, please advise your marketing or sales department to contact Matt Whyte, Exhibitions and Sponsorship Manager at 212-655-6052 or mwhyte@RIMS.org.
MARK THE DATE – WESTERN REGIONAL CONFERENCE

59th Annual RIMS Western Regional Conference
Harvey’s in Lake Tahoe
October 4-7, 2015

The 2015 Western Regional Conference is being hosted by
the Sacramento Valley Chapter – OCRIMS is a contributing chapter

Make plans to attend to enjoy 2.5 days of education and networking opportunities!

Contributing Chapters:
- Alaska
- Arizona Central
- British Columbia
- Golden Gate
- Hawaii
- Los Angeles
- Nevada
- Northern Alberta
- Northern Nevada
- Orange County
- Oregon
- Rocky Mountain
- Sacramento Valley
- San Diego
- Saskatchewan
- Silicon Valley
- Southern Alberta
- Utah
- Washington

http://www.rimswesternregional.com/
A PASSION. AN OBSESSION. A HOLIDAY. A ROMANCE. A SPORT. A NEED. A DEVOTION. A GETAWAY. A PARADISE. A DRIVE. A SPIRIT. A FANTASY. A LOVE. A FEVER. AN ADORATION. A JOURNEY. A PASTIME. A THRILL. A RELIGION. AN ITCH. A PLEASURE. A DIVERSION. AN ENJOYMENT. A PRAYER. AN EXCITEMENT. A DESIRE. AN AFFAIR. A RIDE. A WISH. A RECESS. AN ANSWER. A HEAVEN. A LONGING. A FIRE. AN OCCASION. A CALLING. A PARTY. A HOBBY. AN ESCAPE. A NECESSITY. A RELIEF. A GIFT. A RENDEZVOUS. A PLAYGROUND. A BLESSING. AN ADDICTION.

**Western Regional RIMS Golf Classic**

October 4, 2015
Shotgun: 10:30 am
Lake Tahoe Golf Course
2500 Emerald Bay Road, South Lake Tahoe, CA

Join us for the Golf Awards Ceremony held during the Conference Welcome Reception at Harvey's Kitchen 19, (top of Harvey's) 5:30 – 7:00 pm

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### Registration/Sponsor Information

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**Please Register on Our Website:**

[www.rimswesternregional.com](http://www.rimswesternregional.com)

Questions? Jared Jensen
 Email: rimswesternregional@gmail.com
Registration Website: [www.rimswesternregional.com](http://www.rimswesternregional.com)
SAVE THE DATE

CPCU ALL INDUSTRY DAY

TUESDAY, OCTOBER 20, 2015

SPORTSMEN’S LODGE

STUDIO CITY, CA

8:00 a.m. – 2:00 p.m.

Morning

Informative, Topical and Entertaining Seminars

“The Current Federal Political and Regulatory Environment”

“The View from Lloyd’s”

“Cyber Threats and Responses-Watch Live Hacking and Phishing Events and Responses in Person”

Mock Trial hosted by George Wallace, Wallace, Brown & Schwartz

Industry Exhibitor Booths

Luncheon

Recognition of Event Sponsors & Exhibitors

Recognition of New CPCU Designees

Recognition of Rie Sharp Award for Insurance Professional of the Year

Keynote Luncheon Speaker:

Ulises Castellon, CPCU, RPA – Chief Operating Officer/Fire Cause Analysis (FCA)

“Insurance Education - The Ring of Power”

After Lunch

Prize Drawings
RIMS Executive Report:
Risk Management & Remote Work Policies
RIMS Board Directors discuss the advantages, challenges and the role risk professionals can play in helping their organization develop a comprehensive remote work policy. Download the whitepaper for free at www.rims.org.

RIMS and J.D. Power Large Business Commercial Insurance Satisfaction Study
In order to see how each insurer and broker ranks in this industry-wide study, we need a minimum number of responses. Your participation helps brokers and insurers understand your expectations. Those who complete the survey will receive a complimentary Executive Summary report of the study results and $50 Amazon gift code. Take this survey by clicking the link below.

Cyber Risk Eye for the Non-IT Guy
View this RIMS Thought Leader Theater session from RIMS ‘15. The Institutes Ann Myhr talks about taking an ERM approach to effectively managing the many aspects of cyber risk. Watch the video, https://www.youtube.com/watch?v=ehnas3Z8slk&feature=youtu.be

Benchmark Survey Now Available
RIMS Benchmark Survey (produced with Advisen Ltd.) provides the risk management and insurance industry with Total Cost of Risk (TCOR) statistics from more than 52,000 insurance programs and almost 1,500 organizations. This survey is available now for purchase. Order today.

RIMS Marketplace
RIMS is launching a new member benefit

Opis, the RIMS Information Network, is a new online platform for RIMS members to access content, exchange information, collaborate and strengthen skills.

Watch the Opis video by clicking the link below
https://www.rims.org/membership/Opis/Pages/Home.aspx

To Access Opis:
1) Copy paste www.RIMS.org/Opislogin into your internet browser
2) Log-in with your RIMS.org username and password
3) Follow the steps to create your profile (it only takes two minutes)

SPENCER SPOTLIGHT

Foundation Gala Approaches $1 Million Mark

More than 650 individuals have reserved seats at the 7th annual Spencer Educational Foundation Gala on September 17 at the Waldorf Astoria New York. At the event, Dean Klisura (left), Managing Director, Global Industry Specialties and Placement Leader for Marsh; and Chris Maleno (right), Senior Vice President, ACE Group and Division President, ACE USA, will be honored for their contributions to the advancement of risk management and insurance educational opportunities.
Need to update your RIMS profile? Here’s how:

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.”
OCRIMS NEWS & HAPPENINGS

OCRIMS IS NOW ON LINKEDIN

OCRIMS is providing multiple ways to stay informed on what’s happening and also stay connected with other risk management professionals. We’re now using LinkedIn to share information about the upcoming monthly meetings, community-outreach events, etc. Haven’t checked out LinkedIn yet? No worries … no need to be fearful. LinkedIn is a non-intimidating website for a professional to stay connected to other professionals and join discussions, groups, etc. as much or as little as you want. Here’s all you need to do to see what OCRIMS is up to:

- Go to your web browser (i.e., Internet Explorer, Mozilla Firefox, etc.) and type http://www.linkedin.com (or click on the link here).
- If you’ve already submitted your info:
  1. Click on “Groups.” Type “Orange County Chapter of RIMS” in the “search” on the right-hand side (by the blue magnifying glass). Click “enter” on your keyboard or click on the blue magnifying glass on the right of the search field.
  2. When you get to the OCRIMS chapter page, click “Join Group.” You will receive a confirmation from the group administrator sometime later.
- If you haven’t already become a member:
  1. Click on “Join Today” and enter your contact information (first name, last name, email, and then choose a password).
  2. Follow instructions in #1-2 above.

Need a little more one-on-one guidance or have a question? Send an email to occhapterofrims@gmail.com.

FOLLOW OCRIMS ON TWITTER!

Twitter is an online social networking and microblogging service that enables its users to send and read text-based posts of up to 140 characters, informally known as “tweets.” Twitter is a real-time information network that connects you to the latest information about what you find interesting. Users may subscribe to other users’ tweets – this is known as following, and subscribers are known as followers.

Through Twitter, OCRIMS can connect to members and other followers in real time. We can use Twitter to quickly share information about educational programs, gather feedback, and build relationships with members, sponsors, etc. Our handle on Twitter is @OC_RIMS, and we’re looking for more followers! For more details and to become a follower of OCRIMS on Twitter, visit http://www.twitter.com.
It may be a little-known fact, but each state in the U.S. has its own motto, some of which are Latin phrases. Here is a sampling of state mottoes:

- **Alaska**: North to the Future
- **Arkansas**: Regnat Populus *(the People Rule)*
- **California**: Eureka *(I Have Found It!)*
- **Colorado**: Nil Sine Numine *(Nothing without Providence)*
- **Delaware**: Liberty and Independence
- **Georgia**: Wisdom, Justice, and Moderation
- **Idaho**: Esto Perpetua *(It Is Forever)*
- **Illinois**: State Sovereignty, National Union
- **Indiana**: The Crossroads of America
- **Iowa**: Our Liberties We Prize and Our Rights We Will Maintain
- **Kentucky**: United We Stand, Divided We Fall
- **Louisiana**: Union, Justice, and Confidence
- **Minnesota**: L’Étoile du Nord *(The North Star)*
- **Mississippi**: Virtute et Armis *(By Valor and Arms)*
- **Nevada**: All for Our Country
- **New Jersey**: Liberty and Prosperity
- **New Mexico**: Crescit Eundo *(It Grows As It Goes)*
- **New York**: Ever Upward
- **Pennsylvania**: Virtue, Liberty, and Independence
- **Rhode Island**: Hope
- **Tennessee**: Agriculture and Commerce
- **Texas**: Friendship
- **Utah**: Industry
- **Washington**: Al-Ki *(Indian word meaning “By and By”)*
- **West Virginia**: Montani Aemper Liberi *(Mountaineers Are Always Free)*
- **Wisconsin**: Forward
- **Wyoming**: Equal rights
CONTACT PERSON FOR EMPLOYMENT OPPORTUNITIES

Cristin McAllister is the contact person for employment opportunities. If you have information or questions regarding employment opportunities, contact Cristin at (949)381-4515. 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 Zachary Gifford by the 10th of each month to be considered for publication. To submit an article, please contact Zach at zgifford@calstate.edu or (562)951-4568. Don’t be shy; we’d love to hear from you!

GET INVOLVED WITH OCRIMS IN 2015!

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.

Do you want to contact a member or friend of OCRIMS? The RIMS site allows messaging to those who are registered. Go to www.rims.org, select “Membership,” then “Member Connections” from the pull-down menu, then click the link at #4 under “Getting Started.” Or click this link: http://community.rims.org/RIMS/RIMS/Directory/FindaMember/Default.aspx.

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.

UPCOMING MEETINGS & EVENTS

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<th>OCRIMS Calendar</th>
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<tr>
<td>Saturday, September 12, 2015</td>
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<tr>
<td>OCRIMS COMMUNITY OUTREACH</td>
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<td>Project Graffiti Off in Garden Grove</td>
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<td>Volunteers Wanted!</td>
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<tr>
<td>RIMS WESTERN REGIONAL CONF.</td>
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<td>Location: Lake Tahoe</td>
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<td>Golf Tournament on October 4</td>
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<th>October 13, 2015</th>
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<tr>
<td>OCRIMS EVENING MEETING</td>
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<tr>
<td>Roundtable for Risk Managers</td>
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<td>Topics to be determined</td>
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<td>Location: Orange Hill Restaurant in Orange</td>
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<th>November 10, 2015</th>
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<tr>
<td>OCRIMS MONTHLY LUNCH MEETING</td>
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Risk and Insurance Management Society, Inc. - Orange County Chapter

**Officers**

**President**
Zareen Morrison  
(714)376-3756

**Vice President**
Greg Wren  
St. Joseph Health System  
(949)381-4774

**Treasurer**
Ron Gray, ARM, CRM  
AccentCare Inc.  
(949)400-2700

**Secretary**
Chris Taylor  
UCI  
(949)824-8772

**Past President & RIMS Delegate**
Bridgette Castillo, ARM  
Western National Group  
(949)862-6236

**Directors**

Cristin McAllister  
St. Joseph Health System  
(949)381-4515

Michael Morgan  
Fluidmaster, Inc.  
(949)728-2414

Mike Simmons  
Riverside Community College District  
(949)399-2180

Tom Walsh  
ERMS, Inc.  
(714)853-4432

Lisa Wilson  
C.J. Segerstrom & Sons  
(714)438-3241

**Committees**

**Bylaws**
Greg Wren (see Vice President)

**Chapter Recognition**
Zareen Morrison (see President)  
Greg Wren (see Vice President)

**Community Outreach**
Cristin McAllister (see "Directors" above)

**Education**
Chris Taylor (see Secretary)

**Event Planning**
Caryn Rinaldini  
Law Offices of Parker & Irwin  
(949)280-9777

**Executive Sponsorship, Finance**
Ron Gray, ARM, CRM (see Treasurer)

**Golf**
Mike Simmons (see "Directors" at left)

**Legislative**
Bridgette Castillo (see Past President)

**Membership**
Tom Walsh (see “Directors” at left)

**Newsletter**
Vaughn Shelton  
Happy-2-Oblige Writing/Editing  
(949)748-8479

Zachary Gifford, AIC, ARM  
The CSU – Office of the Chancellor  
(562)951-4568

**Webmaster**
Vaughn Shelton (see “Newsletter” above)

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**DON’T FORGET**

**SEPTEMBER 12TH – PROJECT GRAFFITI OFF COMMUNITY OUTREACH EVENT**

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Risk & Insurance Management Society, Inc.  
2913 El Camino Real #715  
Tustin, CA 92782

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