President’s Message
by Diana Rich

Space is in the air! July 20 marks the 50th anniversary of the moon landing, July 25 is the 23rd annual tee off of the OCRIMS Golf Classic, “Space: The Final Frontier …”. The yearly Delta Aquarids meteor shower starts July 28. I’m keeping my message short this month so you can get out there and enjoy yourselves!

Live long and prosper, Diana Rich

OCRIMS ANNUAL GOLF CLASSIC

The OCRIMS Annual Golf Classic is just days away! It’s always a day full of fun and helps raise money to fund student scholarships at the Cal State Fullerton Center for Insurance Studies. Spots are filling up to participate in the tournament and morning workshop, so if you are interested in being a participant or sponsor, ACT NOW!

THURSDAY, JULY 25TH:
OCRIMS ANNUAL GOLF CLASSIC
SPACE: THE FINAL FAIRWAY, ALONG WITH STAR FLEET ACADEMY WORKSHOP

Golf Classic link: http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07eg3std57d93772da
Workshop link: https://events.r20.constantcontact.com/register/eventReg?oeidk=a07egcbrt602b228c7&oseq=&c=&ch=

TUESDAY, AUGUST 13TH:
OCRIMS/ORANGE EMPIRE CPCU JOINT MEETING
CRISIS MANAGEMENT – PREPARATION, ACTIVATION & RETURN TO NORMAL
Speaker: Tony Adame, Associate Director in Aon’s Global Risk Consulting Practice/Business Continuity Management

Link to register: http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07eggevk6te874f473

See details on the following pages
Tuesday, August 13, 2019  
OCRIMS/Orange Empire CPCU Joint Meeting  

CRISIS MANAGEMENT – PREPARATION, ACTIVATION & RETURN TO NORMAL

| Speaker: | Tony Adame, Associate Director in Aon’s Global Risk Consulting Practice/Business Continuity Management |
| 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., Aug. 8th  $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=a07egggvk6te874f473

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 August meeting!  
Tony Adame of Aon will discuss how companies should develop a Crisis Management (including Crisis Communications) Program that allows for situational analysis, strategic decision-making, emergency resource allocations, and tactical communications. He will address key issues to manage a disruptive event such that senior leadership can identify, mitigate and/or reduce the impact of risk while ensuring continuity of an organization’s critical business processes, customer satisfaction, financial stability, contractual/regulatory compliance, operational capabilities, and/or brand reputation. Tony will also share the ways Crisis Management integrates with overall Business Continuity Management (life safety, IT disaster recovery, and business unit continuity planning).  

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

Tony Adame is an Associate Director in Aon’s Global Risk Consulting Practice/Business Continuity Management. He is responsible for marketing and providing business continuity planning, emergency response planning, disaster planning, and crisis communication services to Aon clients. Tony has over 20 years of experience in assessing business impacts and developing continuity plans for clients in various industries, including retail, food and beverage; financial services; consumer products; entertainment; manufacturing; hi-tech; defense contracting; education; transportation; hospitality and gaming; pharmaceuticals; insurance; information technology; and travel. He has designed and led tabletop and hot-site exercises for clients in numerous industries and geographies, and has also facilitated real-time Business Continuity, IT Security, and IT DR responses to major incidents. Tony earned a BA in Business Administration and a BA in Political Science from the University of California, Riverside.
**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.

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**Star Fleet Academy**
Morning Workshop
Registration: 8:00am – 8:30am
Sessions: 8:30am – 10:30am

**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

Transporter to Details and Registration

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**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
- Dinner Sponsor - $750
- Happy Hour - $750
- Leaderboard - $750

Many other opportunities available: Email [ocrims@outlook.com](mailto:ocrims@outlook.com) for info!

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**Thanks to our Sponsors!**

**Title Sponsor**

**WOOD GUTMANN & BOGART Insurance Brokers**

- Excalibur Investigations
- MacroPro
- RMC
- The Henderson Group
- WorkCompCentral
- Lexitas Legal

Special thanks to OCRIMS Executive Sponsors ...  
**Willis** (Gold)  |  **Aon** (Silver)  |  **Marsh** (Silver)  |  **Sedgwick** (Silver)

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**Get your name here!**

Email [OCRIMS@outlook.com](mailto:OCRIMS@outlook.com)

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

*Adopt-A-Risk Manager is back*
Email [OCRIMS@outlook.com](mailto:OCRIMS@outlook.com)
if interested!
OCRIMS JULY LUNCH MEETING RECAP--
CYBER LIABILITY UPDATE
by Stewart Smith

At the OCRIMS Chapter meeting on July 9th, Heather Wilkinson from Willis Towers Watson gave a fact-filled presentation on the state of the insurance market in the cyber data breach world, as well as an overview of the current and future regulatory challenges. This is one of the top issues for risk managers today, and the meeting was well attended. There was a lively question-and-answer session to complement Heather’s presentation.

Heather’s discussion focused on the European (GDPR) regulatory fines and the impact of the upcoming California Consumer Privacy Act (CCPA), as well as other state and federal regulatory proposals. The applicability of various insurance policies was discussed, along with practice pointers for cyber policies.

As it is OCRIMS’ goal as a chapter to encourage networking with peers, offer education in the risk management arena and provide a place to share ideas and opinions, we want to thank Heather for giving such an insightful presentation and encouraging audience involvement. Thanks also to the attendees who helped make this meeting a tremendous success!

We look forward to next month’s meeting, which will allow us to get together with members of the Orange Empire CPCU. The topic of the meeting is Crisis Management – Preparation, Activation & Return to Normal, featuring speaker Tony Adame, Associate Director in Aon’s Global Risk Consulting Practice. The date of the meeting is August 13th, and full details and registration information can be found in this newsletter.
Thursday, September 5, 2019
Casino Night Mixer

Where Laughter, Relaxation, and Socializing Meet

The Orange Empire CPCU Society Chapter and The Orange County Chapter of RIMS cordially invite you to a fun-filled evening of networking, food, entertainment, and fundraising to benefit Fullerton Cares, an organization that spreads autism awareness and provides support for autism programs and charities in Fullerton and North Orange County. Please RSVP by August 29, 2019.

RSVP to Raymond at orangeempirecpcu@gmail.com
FUNDRAISING OPPORTUNITIES

- **PLATINUM $50**
  - 12 raffle tickets
  - $3,000 chips

- **DIAMOND $30**
  - 6 raffle tickets
  - $1,400 chips

- **GOLD $20**
  - 4 raffle tickets
  - $800 chips

- **SILVER $10**
  - 2 raffle tickets
  - $300 chips

- **BRONZE $5**
  - 1 raffle ticket
  - $100 chips

All proceeds to benefit Fullerton Cares.
DAVE NUNLEY RETIRES AS RISK MANAGER FROM CITY OF ANAHEIM

Dave Nunley, a long-time legend in the insurance and risk management communities, retires after 26 years with the City of Anaheim. Dave is known to many for his years as an instructor for CPCU, and for serving on the boards of OCRIMS and Orange Empire CPCU, including stints as president of each.

Dave has given OCRIMS permission to run an excerpt of his retirement announcement:

... When I came to Anaheim in 1993, I fully expected to return to the private sector in three to five years. I happen to be slow at expectations as it took over 26 years to do so. No, I do not have any immediate plans professionally but I am not closing the door on future professional opportunities. I have to thank two people in particular for my success in the craft of Risk Management. That would be Ed Godwin and Tom Vance.

Ed hired me at US Rentals in 1988 and taught me the foundations of litigation management, risk finance, the “coming” hard market, and placing products liability risks in the London market. Ed is known for having taught numerous students the craft of Risk Management through his teaching insurance and risk management classes in Southern California for over twenty years. I was fortunate to actually work with him and that included work in the office, at a rental equipment yard, courtroom, airport waiting lounge and The City of London.

Tom knew me from our joint service on the Board of Directors of the local chapter of the Risk and Insurance Management Society. When he learned that my position at US Rentals was relocating to Modesto and I did not plan to go, he had an opportunity for me on his staff and despite a hiring freeze (the unemployment rate was 9.5%) he crafted a way for me to work for the City of Anaheim Tom expanded my knowledge base and allowed me to fly on my own and I eventually succeeded him in my current position.

I can’t tell you how rewarding my career has been. When I was sitting for a CPCU exam in New Jersey where I worked as a Claims Adjuster I spoke with someone sitting for an ARM exam. Hmm, Risk Management sounds like fun. Within a year of my transfer to California I had a position in a well thought of risk management unit and I have never looked back.

Best of wishes to Dave!

From left to right: Dorothy Corey, Tom Vance, Dave Nunley, Al Gorski, Ed Godwin, Diana Rich.

This historical photo of six OCRIMS presidents was taken at Dave Nunley’s retirement party. These renowned and illustrious risk managers served as presidents at various times between 1986 and the modern era.
The Southern California Joint Technical Symposium (JTS) was formed in the 1980s when two sections (Orange County and Southern California) of the American Industrial Hygiene Association (AIHA) held a joint meeting. Over the years, the JTS has featured a powerhouse of eminent environmental health and hygiene professionals willing to share their expertise with colleagues by providing short technical presentations. In 2005, the Orange County Chapter of the American Society of Safety Professionals (ASSP) joined the AIHA sections, and brought a new class of professional to the JTS: The Safety Pro. The JTS has grown organically and impressively to become the premier EHS Symposium of Southern California.

OCRIMS has been offered a discount for anyone wanting to attend the JTS on October 16.

The draft program showcasing two keynote sessions and four technical breakout tracks with over 18 esteemed speakers is posted to the JTS website (http://www.caljts.com). Sessions will feature presentations covering the topics of industrial hygiene, safety, environmental management, and others. Use the following link to see the full agenda: http://www.caljts.com/wp-content/uploads/2019/05/2019JTSProgramDraft.pdf

Complementing the topical presentations will be an exposition featuring leading companies offering EHS products and services.

SAVE $$ BY REGISTERING EARLY ONLINE.

USE PROMO CODE “OCRIMS” FOR $25 OFF REGISTRATION.

THERE IS ALSO A MULTI-REGISTRANT (3+) DISCOUNT. (MUST REGISTER ONLINE TOGETHER)

Registration prices increase August 1, September 1, and October 1. Mail-in registration will open August 1.

ADDITIONAL INFORMATION:
For overnight stays, there is a DoubleTree next door to the Carson Event Center.

For general questions contact Zak Islam at (925)726-8881, JTSOCASSP@gmail.com.

For questions about exhibiting or sponsoring, contact Tom Jordan (714)612-2188.
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.

**LEAVES & WORKERS’ COMPENSATION ANALYST**—The University of California at Irvine, Human Resources Department is looking to hire a Workers’ Compensation Analyst to provide counseling and effective case management for occupational and non-occupational injuries/illnesses and leave of absences. Specific job duties will include serving as a resource, providing guidance, and effectively communicating eligibility, entitlements and processes with all levels of the organization on various benefit and insurance programs, including but not limited to workers’ compensation, disability, leave of absences, and other income-replacement sources. The person who assumes the position will interact with a disability-management consultant and TPAs regarding return-to-work and accommodations. The position is accountable for various HR policy and regulatory compliance. To apply for the position, use the following link: https://staffing2.hr.uci.edu/CSS_External/CSSPage_Welcome.asp

**VICE PRESIDENT OF QUALITY & RISK MANAGEMENT**—An opening exists for a VP of Quality and Risk Management at a nonprofit, short-term acute care medical center in Southern California. The VP of Quality and Risk Management will develop, organize, implement and administer a strategy for improving systemwide performance and assist with minimizing the financial severity of claims loss. Other responsibilities include overseeing and facilitating key committees for review and action, including the Physician Society Board and MHS Quality Committee. The person who assumes this position will also oversee the clinical risk management and loss-prevention programs. To apply for this position, use the following link: https://www.clinicalmanagementconsultants.com/job?id=21967&cmc2019-06-03&utm_source=Indeed&utm_medium=cpc&utm_campaign=Indeed

**RISK MANAGEMENT SPECIALIST**—The Orange County Fire Authority is looking to hire a Risk Management Specialist to monitor the progress of workers’ compensation cases and/or general liability claims; coordinate activities with third-party administrators and/or external organizations or individuals; help communicate risk management policies, procedures, labor codes, and workers’ compensation regulations; and provide information on claims status to employees. To apply for this position, use the following link: https://www.governmentjobs.com/jobs?keyword=risk%20manager&location=Orange%20County%20%20California&organization%5B0%5D=Orange%20County%20Fire%20Authority

**RISK MANAGEMENT ANALYST**—Pacific Life is looking to hire a Risk Management Analyst to perform activities in support of regulatory and/or contractual compliance requirements, and standard practices for managing vendor risk. Specific job duties will include coordinating and executing third-party risk management activities; identifying areas for improvement in process and controls; driving improvements in compliance, information security and business continuity planning; gathering performance feedback on key suppliers; and performing root-cause analyses to understand recurring supplier risk issues and developing plans to remediate. To apply for this position, use the following link: https://sjobs.brassring.com/TGnewUI/Search/home/HomeWithPreLoad?partnerid=26207&siteid=5227&PageType=JobDetails&jobid=662444&codes=JB-Indeed#jobDetails=662444_5227
Many in the risk management community may be surprised to learn that workers’ compensation is not the exclusive remedy for their injured employees. While we generally think of workers’ compensation in this way, employers have learned the hard way that, over time, state legislatures and the courts have allowed employees to bypass the traditional workers’ compensation system to bring lawsuits directly against their employers for workplace injuries.

A Brief History of Workers’ Compensation Law

The genesis of workers’ compensation in the United States was the inability of common law remedies to cope with modern industrialism and its inherent dangers to workers. In 1911, Wisconsin became the first state to pass a comprehensive workers’ compensation law, and by 1948, all states had similar laws. These state workers’ compensation systems were originally designed as a “grand bargain” between employees and employers in which employers would give up certain common law defenses in exchange for immunity from negligence actions. By giving up suing their employers, employees received the benefits of a “no fault” recovery system and expedited payment of benefits, all without the uncertainties of protracted litigation.

U.S. Workers’ Compensation Evolves, Exposing Gaps

Historically, the single exception to employer immunity was the employer’s failure to secure workers’ compensation insurance coverage. An employer that failed to secure coverage “abrogated” its immunity and could be sued for workplace injuries. However, gradually over time, additional exceptions to the exclusive remedy doctrine surfaced.

For instance, under the “dual capacity” doctrine, employers can be sued when they act in a “dual capacity” as both the employer and a second persona that results in additional injury to one of their employees. This doctrine was first recognized in 1952 by the California Supreme Court in the Duprey v. Shane decision, in which a chiropractor’s employee was injured on the job and the chiropractor treated the employee, worsening her injury. Later, other states adopted the doctrine, including the 1978 Guy v. Arthur H. Thomas Co. decision in Ohio, in which a hospital lab employee contracted mercury poisoning during work and sued the hospital for malpractice for failing to diagnose her injury and thereby exacerbating it.

In addition, the courts have carved out exceptions like “third party over” liability where an employer can be liable to an employee for the actions of a third party if the employer indemnified that third party by contract.

(article continues on next page)
Over time, these exceptions have created significant gaps in employer insurance coverage. Employers insured themselves against unrelated third-party negligence actions by purchasing comprehensive general liability (CGL) policies. However, the CGL policies generally contained an exclusion against any legal action by an employee and, therefore, some of the above-described exceptions to the exclusive remedy doctrine became potentially uninsured. The insurance industry responded by offering employer’s liability insurance and created “stop gap” insurance to fill the void in coverage for when employees institute litigation against their employers.

**States Add to Coverage Gap Confusion**

As employers navigated these exceptions and coverage gap issues, state legislatures and courts added yet another exception to employer immunity: the euphemistically named “employer intentional tort.” In an employer intentional tort action, the employee files a lawsuit directly against his/her employer for injuries occurring within the course and scope of employment that the employee alleges the employer committed “intentionally” or “deliberately.” A majority of states now recognize some variation of a cause of action for an employer intentional tort.

While most employers facing an employer intentional tort claim believe this type of lawsuit is covered by its workers’ compensation insurance, many have learned the hard way that traditional workers’ compensation insurance policies, as well as general liability policies and employment practices liability insurance (EPLI) policies, have exclusions for intentional acts. These so-called intentional act exclusions leave an employer with significant liability exposure when an employee makes an employer intentional tort allegation.

For example, under Ohio law, insurance policies do not provide any indemnification for employer intentional torts, leaving Ohio employers in a precarious position. While they may have defense costs covered through an insurance policy, there are no indemnification dollars available through that policy to either pay for a settlement or for a jury verdict. This leaves the employer with the entire burden of paying for any final resolution of these cases.

**Managing and Controlling Coverage Gaps**

The dual-capacity doctrine, third-party indemnification claims and intentional tort actions can all create significant gaps in insurance coverage for employers. Risk management professionals should address this potential liability sooner rather than later, by contacting their insurance agents to review their current levels of coverage to determine whether there are products available to fill any existing coverage gaps. Failure to do so may leave you open to significant liability exposure and cost you much more in the long run.
RIMS RISK MATURITY MODEL (RMM)

Benchmark the maturity of your enterprise risk management (ERM) program and create a roadmap for improving performance.

What Is the RIMS Risk Maturity Model?

The RIMS Risk Maturity Model (RMM) is both a best practice framework for enterprise risk management and a free online assessment tool for risk professionals. The RMM allows you to assess the strength of your ERM program and make a plan for improvement based on your results.

After taking RIMS RMM, your organization will be provided a maturity report and an actionable set of guidelines that can help you begin improving your ERM program immediately. Empower your organization by taking these best-practice steps towards a successful and efficient risk management program that can improve business performance.

“Our organization has benefitted from RIMS by using the RIMS Risk Maturity Model. With that tool, we found out the areas of opportunity we still have, along with our current status (half-way to full maturity). Thanks to the insights from the RMM, and from connections made at RIMS events, we have been able to find the right consultants for our needs (specifically, business continuity and crisis management solution providers).” - Adrian Castillo Cisneros, Enterprise Risk Manager, CEMEX (CEMEX is a global building materials company that services customers and communities in more than 50 countries.)

How It Works

The RMM assessment scores your program on seven attributes of ERM maturity, with 25 competency drivers and their underlying key readiness indicators.

You can use the RIMS State of ERM Report to benchmark your RIMS RMM maturity score against peers in your industry and track progress over time, all while executing an actionable plan for success.

Benefits of Taking the RMM

- Receive a personalized report for your RMM maturity score, which highlights your performance on each of the model’s 25 ERM competency drivers.
- Access risk management insights based on data collected from thousands of organizations by downloading your complimentary copy of the RIMS State of ERM Report.
- Become eligible for the RMM Recognition Program, which recognizes leaders in enterprise risk management on an annual basis.

For more information, click the following link:
At the suggestion of Jim Gunther, OCRIMS is running the “101 Rules of Risk Management.” We listed the first 34 rules in the May newsletter, and 35 through 65 in the June issue. The remaining rules are listed below. Not all of the rules are applicable to every risk practitioner, but there is plenty to digest, especially for young professionals or those who are somewhat new to the profession.

Note well that these are 101 Rules of Risk Management, not THE 101 Rules. They were pulled together by the late Tom Hallet (one-time Risk Manager of the Year at General Motors) when he was with the late Frank B. Hall and Company. Our thanks to Tom and the group of pioneer Risk Managers who collaborated in this effort.

**Administrative**

66. Establish a level of authority via a management policy statement.
68. Set up realistic annual objectives with your brokers, underwriters and vendors and measure their accomplishments and results.
69. Verify the accuracy of all relevant information you receive.
70. Read every insurance policy carefully.
71. Keep program design simple.
72. Consolidate--where it makes sense to do so.
73. Develop record retention procedures.
74. Keep inter-company premium allocations confidential.
75. Establish administrative procedures in writing.

**Technical**

76. Insurance policy provisions should be uniform as to named insured, notice and cancellation clauses, territory, etc.
77. The “notice” provision in all insurance policies should be modified to mean notice to a specific individual.
78. Primary policies with annual aggregates should have policy periods that coincide with excess policies.
79. Joint loss agreements should be obtained from Fire and Boiler & Machinery insurers.
80. Add “drive other car” protection to your corporate auto insurance.
81. Eliminate coinsurance clauses.
82. Know the implications of and differences between “claims made” and “pay on behalf of” liability contracts.
83. Risks accepted under contracts are not necessarily covered under contractual liability contracts.
84. Add employees as insureds to liability contracts. Use discretionary language to avoid defending hostile persons.
**Communication**

85. All communication providing or requesting information should be expressed in clear, objective language, leaving no room for individual interpretation.

86. All communications and relationships should be conducted with due consideration to proprietary information.

87. Communicate effectively up and down and avoid management surprises.

88. Don’t TELL senior management anything--ask them, counsel them, and inform them.

89. Communicate in business language; avoid insurance jargon.

90. Obtain letters of intent or interpretations regarding agreements (coverage or administrative) which are outside of and/or in addition to actual insurance or service contracts. Never rely on verbal agreements.

91. The immediate supervisor to the risk management function should be educated in the principles of risk management.

92. Communicate every insurance exclusion and non-insurance implication to your management.

93. In competitive bidding situations, advise each competitor that the first bid is the only bid and stick to it.

94. Risk Managers should meet with underwriters rather than relying totally on others for market communications.

**Philosophical**

95. The Risk Manager (and his corporation) should avoid developing the reputation of a “shopper” or “market burner.” This reputation can be detrimental to the corporation’s best interests and the Risk Manager’s credibility.

96. Determine your personal level of risk aversion and temper intuitive judgments up or down accordingly.

97. Program design will always be a function of CURRENT practicalities tempered by management’s level of risk aversion.

98. Everyone is in business to make a fair profit.

99. Long term, good faith relationships are not obsolete.

100. Integrity is not out of style.

101. Common sense is still the single most important ingredient in risk management!

RIMS 2020 Session Submission

Calling all risk professionals! Submit a session proposal for the RIMS 2020 Annual Conference & Exhibition. RIMS is looking for a range of presenters and subjects to enhance contributions to the risk management industry. Career development, cyber and technology risk, and strategic and enterprise risk management are just a few of the topics of interest. The goal is to have diverse education sessions.

You are the subject matter expert and know what is critical to be successful. Share your knowledge and experience with your peers. [https://www.rims.org/annual-conferences/RIMS2020/ssf](https://www.rims.org/annual-conferences/RIMS2020/ssf)

**Submission Deadline:** Friday, July 19th at 11:59 PM (EDT).

All program submissions MUST be submitted electronically for consideration. Late and/or incomplete submissions, as well as sales pitches, will NOT be considered. Submitting a session is easy—read the guidelines, then complete and submit the form. Be sure to submit your session proposal on time, do not wait until the last day.

**Session Topics**—Topics should fall within one of the following categories:

**Career Development (CAD)**
Information on developing and improving the skills needed to successfully advance your career.

**Claims Management (CLM)**
Techniques and best practices for managing insurance and non-insured claims.

**Cyber and Technology Risk (CTR)**
Methods and strategies for management of risks associated with changing and advancements in technology, information and data collection.

**Industry (IND)**
Information related to a specific industry segment, such as healthcare, retail, or public entities.

**Insurance, Legal and Regulatory (ILR)**
Information, analysis and alternatives regarding insurance contracts, coverage and policies, legislative decisions and regulations, including domestic and foreign, that affect risk management practices.

**Risk Modification/Mitigation and Loss Control (RMLC)**
Framework and techniques for managing risk through assessment and management modification programs.

**Strategic and Enterprise Risk Management (SERM)**
Approaches for integrating risk management into processes and decisions related to strategy, operations, programs and projects to create and protect value. If you have any questions about the process, please contact Speakers@RIMS.org.
RIMSCAST --- WOMEN IN RISK MANAGEMENT

This RIMSCast features Kathleen Crowe of Aon Risk Solutions, who is also a Chair of the Rising Risk Professionals Advisory Group for RIMS. The second guest of the podcast is Cassandra Cole, Department Chair of Risk Management Insurance, Real Estate, and Legal Studies at Florida State University. The third guest is Soraya Wright, the Founder and CEO of SMW Risk Management Consulting and who was also the Vice President of Global Risk Management and Crisis Management at The Clorox Company for more than 20 years.

In the first half of the episode, Kathleen discusses her impression of women in the industry and whether or not the playing field is level, as well as the women she looks up to in the industry. Next up, Cassandra talks about her curriculum for teaching about risk management, how she incorporates new trends in the industry to her curriculum, and her thoughts on what the industry could do as a whole to get more women to take interest in risk management. Lastly, but certainly not least, Soraya discusses how she got started in risk management, her experience working at The Clorox Company, what led her to start up her own risk consultancy, and her ideas on how to further level the playing field for women in the risk management industry.

Here is a link to this RIMSCast: [http://rimscast.libsyn.com/womens-day-special-women-in-risk-management](http://rimscast.libsyn.com/womens-day-special-women-in-risk-management)

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RIMSCAST --- LORRAINE MARTIN ON HER NEW ROLE AS PRESIDENT AND CEO OF THE NATIONAL SAFETY COUNCIL

A former U.S. Air Force officer, Lorraine Martin brings over 30 years of experience in both civic and corporate leadership to the National Safety Council. In this episode, she explains her role at NSC, what originally brought her there, what she learned about risk management systems from her previous role in the Air Force, and the current safety risks and hazards that are at the top of the risk register among companies and organizations as the new President of NSC. Lorraine also highlights many of NSC’s initiatives and campaigns, resources they offer both publically and through subscription, safety trends she has taken note of, and the qualities that industries and companies share that have implemented effective safety risk management systems.


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**Diana Rich** has been appointed by Insurance Commissioner Ricardo Lara to serve as a public member on the Governing Committee of the Workers’ Compensation Insurance Rating Bureau (WCIRB). The Governing Committee sets policy and oversees the management of the affairs of the WCIRB. The Governing Committee is comprised of twelve members: seven private insurers; State Compensation Insurance Fund; and four public members - two representing insured employers and two representing organized labor. Diana’s extensive experience in insurance and risk management will be a real asset to the WCIRB. We congratulate her on her appointment.
BE A PART OF THE LEADING EDGE IN ENTERPRISE RISK MANAGEMENT

RIMS ERM Conference is the premier enterprise risk management event offering valuable interaction with experienced speakers, relevant and practical presentations and knowledge sharing opportunities amongst peers. Attend the conference on November 4th and 5th in New Orleans and gain new strategies to take your risk management program to the next level.

Speakers include:
Lianne Appelt—Director of Risk Management at Oracle Corp.
Paul Walker—Chair of Enterprise Risk Management at St. John’s University

REGISTRATION IS NOW LIVE FOR THE 2019 RIMS WESTERN REGIONAL CONFERENCE.
Register today so you don’t miss your chance to attend!

www.RIMSWesternRegional.com
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:

July 15 – September 14, 2019      October 14 – December 14, 2019

www.RIMS.org/certification
A helicopter is a type of airplane known as a vertical takeoff and landing craft (VTOL). It can have a long body or it can be short and compact. The helicopter does not have wings like an airplane, but instead it has long blades or rotors. These are attached to a shaft in the engine. It also has a tail on it with smaller rotors. The pilot uses a foot pedal and two specialized pitch sticks to control the helicopter’s direction. Here are some facts about helicopters:

- Helicopters use rotors to supply the push and lift required for flight. The helicopter is one of a kind in that it can take off and land vertically. It is additionally fit for floating, flying forward, in reverse, and along the side.
- Most helicopters have two rotors, one on the top and one on the tail.
- Helicopters tend to be much noisier than airplanes, and they vibrate a lot.
- If helicopters were not designed as well as they are, the vibration would be capable of shaking them apart.
- If the helicopter’s engine stops, the rotor will often allow the helicopter to land safely because it continues to spin.
- It is believed that there are approximately 45,000 helicopters operating around the world today. This number includes military helicopters.
- The German-made Focke Achgelis Fa 61 was the first official helicopter.
- Helicopters can be used to lift heavy items into place.
- It took 29 days, 3 hours, 8 minutes and 13 seconds for H. Ross Perot, Jr. and J.W. Coburn to circle the entire Earth in a helicopter, breaking a world record.
- It is estimated that the use of helicopters has saved more than 3 million lives in war and peace times around the world.
- NASA is studying the helicopter to see if it could be used on Mars.
- Helicopters are also referred to as helos, whirlybirds, choppers, and copters.
- The fastest helicopter can reach speeds up to 248 miles-per-hour. Helicopters travel at speeds much slower than airplanes, but the advancing rotor blade can exceed the speed of sound.
- The farthest a helicopter has traveled without landing is 2213 miles.
- Helicopters are often used to take photographs and film footage from the air.
- Helicopters can help fight forest fires, as they can carry helibuckets full of water to be dropped on strategic areas.

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!

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.
### Officers

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### Directors

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**Programming**  
Steve Tomeo (see “Directors” at left)

### DON’T FORGET!

**JULY 25TH – GOLF CLASSIC & MORNING WORKSHOP**

**AUG. 13TH – OCRIMS/ORANGE EMPIRE CPCU MEETING**