President’s Message  
by Diana Rich

I felt very puny and insignificant on March 20th after watching the terrific Apollo 11 documentary on the mission to the Moon. The enormity of the effort boggles my mind. It is hard to contemplate that 50 years ago the efforts of thousands of people got mankind to the Moon and back safely. How easily could the space program have been derailed by chaos. One little butterfly flapping its wings might have sent Apollo 11 to Mars instead of the Moon!

Imagine if we could harness that energy, brainpower and dedication of 50 years ago, and get our employees to stop texting while driving!

Most days, I feel like I need to have a tail sewn on so I can chase it around. Today, I’m inspired to be part of something bigger than myself. I am putting on my butterfly wings to do my part to make the world a better place.

Live long and prosper.  
Sincerely, Diana Rich

PS: While you are getting out your butterfly wings, be sure to check out the upcoming events, beginning with our April 9th lunch meeting. The presentation is entitled Degree of Fault – Who’s Responsible? For additional details, see below and on the next page.

On April 10th, one day after our lunch meeting, the Risk Management Awareness Day at Cal State Fullerton is a great way to support the risk managers of the future. And what better way to celebrate the future than by sponsoring or playing in the OCRIMS Golf Classic “Space: The Final Fairway …” Make plans to join us. You can find additional details and registration information on both of these events in this edition of the newsletter.

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

TUESDAY, APRIL 9TH:
OCRIMS MONTHLY LUNCH MEETING
DEGREE OF FAULT – WHO’S RESPONSIBLE?

Speaker: Mhare Mouradian, Partner in the law firm Ropers Majeski
Link to register: http://events.constantcontact.com/register/event?llr=kbplmeab&oeidk=a07eg7aj2vbd6afaol0b

See details on the following page

WEDNESDAY, APRIL 10TH:
RISK MANAGEMENT AWARENESS DAY AT CAL STATE FULLERTON

Link to register: http://events.constantcontact.com/register/event?llr=kbplmeab&oeidk=a07eg4661hp5a66a952

Advancing Education, Communication and Professionalism in the Risk Management Community
Tuesday, April 9, 2019
OCRIMS Monthly Lunch Meeting

DEGREE OF FAULT – WHO’S RESPONSIBLE?

Speaker: Mhare Mouradian, Partner in the law firm Ropers Majeski

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., April 4th
$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=a07eg7abj2vbd6af0d0b

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 April meeting!
The presentation is entitled “Degree of Fault – Who’s Responsible?”
Our speaker, Mhare Mouradian, will be presenting on the legal doctrine
of Joint and Several Liability aka “the Deep Pocket Rule,” what it means,
and real-life case examples. You won’t want to miss it, so see you there!

Mhare Mouradian is a Partner in the Business & Commercial Litigation and
Corporate Transactions groups based out of the Los Angeles office of the law
firm Ropers Majeski. He is an experienced business attorney and frequently
represents clients ranging from start-up companies to Fortune 500 companies in
a variety of industries, including Real Estate, Property Management,
Entertainment, Technology, Fashion, and Manufacturing. Mhare also advises
companies regarding legal issues that come up in day-to-day business
operations and frequently presents to business owners involving corporate and
litigation matters. His presentations include speaking to business owners at the
Los Angeles Area Chamber of Commerce, which included a program entitled “Small Businesses Thinking Big:
Safeguarding Your Businesses from the Start.” Mhare also appeared on the popular CBS radio show “Money
101 with Bob McCormick,” where he discussed how business owners could protect themselves from lawsuits.

OCRIMS NEW EMAIL ADDRESS

OCRIMS has a new email address, and we’d like you to add it to your “Contacts” list —
ocrims@outlook.com. The old Gmail address will remain active for a while, but we encourage you
to begin using the new Outlook email address immediately. Thanks for your cooperation!
The financial services industry is required to have robust compliance control per federal regulation; however, many compliance best practices can be applied across all areas of risk management and non-regulated industries.

Richard Miller, Chief Compliance Officer of Hyundai Capital America (HCA), gave us an in-depth and informative view of how he manages many of the risks inherent in the financial services industry. HCA is the captive finance partner of Hyundai, Kia and Genesis brands of automobiles. They service over 1.7 million customers and have $30 billion in assets with over 1,700 employees. Richard was previously VP of Compliance and Privacy with CoreLogic (formerly First American Corp) and tasked with implementing the setup of the compliance department in the wake of the financial meltdown of 2008. Born out of that meltdown was the Dodd-Frank Act of 2010, which created the Consumer Financial Protection Bureau (CFPB). The CFPB is the chief enforcement agency for the federal government overseeing financial products and services that are provided to consumers. Richard and his team responded to a CFPB audit, a truly daunting task. He brought this valuable experience to HCA, and manages compliance, ethics and vendor management for the US and Canada.

Like most lenders and financial services firms, HCA is a supervised entity under Dodd-Frank. Entities are required to have a Compliance Management System (CMS). The CFPB will review and test the components of that entity. Even though the CFPB dominates this landscape, a compliance department must also respond to a multitude of state and local agency regulations. The CFPB has broad authority associated with the implementation of Dodd-Frank, including the implementation of federal consumer protection laws that came before it over the previous three decades. In practice, the CMS requires the implementation of risk assessments, testing, regulatory tracking, vendor management and reporting.

A compliance risk assessment identifies the risks that are the key to building the program, gaps are determined, and controls evaluated. These risks are scored, and remediation plans put in place. Testing of controls includes regular monthly, quarterly or semiannual assessments. There are also automated full population reviews, ad hoc process reviews and quality assurance testing. Regulatory tracking is an ongoing process of monitoring for new, or changes to, regs and laws at the federal and state level. These are evaluated against current controls at the business unit level and adjustments made if needed. Vendor management starts with selection and continues through ongoing oversight and then termination. Vendors are given a risk classification which determines the scrutiny each will receive. Reporting of compliance risk is made at the board level and to all leadership across the organization.

Richard emphasized getting buy-in from corporate leadership, rather than forcing actions. For him, once management understood the gravity of the regulations and the agencies involved, it became much easier to enforce compliance internally. CMS provides partnership and at times brought to light customer service issues that were unknown to upper management. Overall the CMS approach can bring best practices to use in other areas of enterprise risk management when it comes to identifying and scoring risks outside of regulatory issues.
Karen Elsbury

Let me start by saying that I was tricked. I won the raffle for the trip to Sacramento to join the California Legislative Delegation in its 11th RIMS on the Mall. This advocacy event mirrors the popular RIMS Legislative Summit (also known as RIMS on the Hill), the annual visit to Washington DC for legislative visits (coming up in October). The California Legislative Delegation was formed in 2008 by the seven California chapters for the purpose of “... promoting education, communication and positions on current legislation, and acting as an industry resource for our membership and public officials.”

I thought I knew what to expect … I’d meet fellow risk managers and network with other business partners, and traipse over to the Capitol on Wednesday for some glad-handing with elected officials and staff. I was in for a big surprise. I quickly realized that there was much more to this than I thought, and I was pleasantly surprised by how passionate others are on topics that I am also passionate about. Sharing experiences and war stories made me realize that I am not alone in my quest for the most effective risk management programs.

Tuesday’s topics were designed to give us a background in different aspects of the workers’ compensation scheme in California, in order to help us be well-versed subject matter experts and to arm us with the compelling stories that make up the risk environment.

The speakers covered topics such as the history of managed care and physicians’ views on occupational medicine, the impact of the Private Attorneys General Act (PAGA) on wage and hour violations, and the latest developments with Medical set-asides. One of my favorite presentations was by Gideon Baum, Principal Consultant, Senate Labor, Public Employment and Retirement Committee, and Mark Rakich, Principal Consultant, Assembly Committee on Insurance. It has been the job of these two to develop ideas from concept to law, and craft the legislation to bring them forth. They have worked together for a number of years, with a constantly changing roster of legislators, and see it as their mission to create order from chaos. The anecdotes, which I am not at liberty to share, were an unsettling look into the inner workings of politics and made me appreciate that we have any order in the State at all.

(article continues on next page)
Of course, the purpose of our advocacy event is to promote and support positions that are in the best interest of risk managers and their organizations. Because it is a new and untested administration, prognostications on how the new governor will lead are difficult to make. The pundits think he may be like his predecessor in many ways, and are mildly optimistic that the leadership will continue on a rational and sensible path. Workers’ compensation is not front and center, reflecting the overall feeling that the 2012 reforms and regulations have been doing their job to improve the system for employees and employers. Truth be told, before this trip I would have completely disagreed with that thought. However, I was shown updates and trends and outcomes that have me now believing we are seeing light at the end of the tunnel, although we still have a ways to go.

On Wednesday, we had a dozen delegates ready to hit the Capitol for visits with 16 different legislators and/or key staff. Following a short briefing, we dispersed into teams to share our mission and tell our stories. We didn’t have positions on any specific bills, but instead focused on the general message of our goals and how risk managers can serve as subject-matter experts. Our delegates were well received, and there were many interesting conversations. Because I was new to this event, I expected to just sit back and observe, but it turned out that I did have a powerful story to share about my company’s experience with PAGA. It was reassuring to see the impact it made with the legislators.

Overall, I am grateful for the opportunity this trip offered. Thanks to OCRIMS and the California Legislative Delegation!
**GORDON ADAMS TO RECEIVE 2019 HEART OF RIMS AWARD**

The news is so good that it’s worth sharing twice! Congratulations again to 2018 OCRIMS President Gordon Adams, who was recently notified that he had been chosen by the RIMS Member & Chapter Engagement Committee as the 2019 Heart of RIMS award winner! The Heart of RIMS Award recognizes individuals for their volunteer contributions and keeping chapters, and the Society, vibrant and resilient.

The award is given each year in honor of Ron Judd, who served for 22 years as the RIMS Executive Director and proved to be a man of both vision and leadership who understood that the chapters, run by volunteers, are the lifeblood of RIMS. Criteria for receiving the award include: promoting the health of RIMS chapter(s), presenting a positive public image, being a team player, providing leadership, having creativity, and advancing the risk management profession.

Gordon is certainly deserving of the award. Besides his involvement with OCRIMS, he served on the RIMS Member and Chapter Services Committee for seven years, including stints as Chair and Vice Chair, and on the RIMS Board of Directors for five years. He will officially be honored at the RIMS Annual Conference during a luncheon on April 29th.

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**OCRIMS ANNUAL GOLF CLASSIC & MORNING WORKSHOP**

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

**Thursday, July 25  
Coyote Hills Golf Course in Fullerton**

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

See the following page for more details and registration information!

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

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

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

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  Awards Sponsor - $400
Putting Contest - $750  Golf Cannon - $850
Golf Pro Sponsor - $850  Leaderboard - $750
Dinner Sponsor - $750

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

Thanks to our Sponsors!

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Special thanks to OCRIMS Executive Sponsors ...

Willis (Gold)  |  Aon (Silver)  |  Marsh (Silver)  |  Sedgwick (Silver)
RIMS AWARDS THE RISK MANAGER OF THE YEAR HONOR TO NORTHWESTERN UNIVERSITY’S LUKE FIGORA

RIMS Risk Management Honor Roll Welcomes Walmart Inc.’s David Stills

RIMS has announced Luke Figora, Senior Associate Vice President and Chief Risk and Compliance Officer at Northwestern University, as the 2019 RIMS Risk Manager of the Year. The 2019 Risk Management Honor Roll inducted David Stills, Vice President, Global Risk Management for Walmart Inc. Both individuals will be recognized at RIMS 2019 Annual Conference & Exhibition scheduled for April 28th through May 1st in Boston.

The Risk Manager of the Year program aims to raise the profile of the risk management profession and the outstanding programs the honorees have implemented within their organizations. The program was initiated in 1977 and the Risk Management Honor Roll was added in 1981.

“Building a strong risk management program demands a blended approach that effectively addresses exposures while also supporting new, value-generating initiatives,” said RIMS CEO Mary Roth. “Luke Figora masterfully captures this focus at Northwestern University. His accomplishments have resulted in tremendous cost-savings and have paved the way for many wonderful educational opportunities for its students. It is an honor to present Mr. Figora with the prestigious Risk Manager of the Year award.”

“Similarly, David Stills has embraced the evolving, more strategic role expected of today’s risk professional. Deservingly, we proudly welcome Mr. Stills to RIMS Risk Management Honor Roll and recognize him for his extraordinary success advancing Walmart’s robust risk management program.”

ABOUT THE WINNERS

Luke Figora is the Senior Associate Vice President, Chief Risk and Compliance Officer for Northwestern University, with approximately 33,000 students, faculty and staff that generates approximately $2.5 billion in annual revenue. Luke oversees a portfolio of risk governance operations, including risk management, internal audit, compliance, and environmental health and safety. He holds responsibility for the organization’s enterprise risk management (ERM) program and leads interaction with the Board of Trustees Audit, Risk, and Compliance Committee. Luke also manages a portfolio of business services, including procurement and payment services and auxiliary operations.

David Stills leads a team of over 550 risk management and risk finance professionals who collectively have responsibility for Walmart’s Global Risk Management Division. David’s responsibilities include global property insurance, global management liability insurance, global casualty and excess casualty insurance, global cyber insurance, aviation and FBO insurance, and all other global insurance programs. He also has responsibility for insurance claims impacting the globally-relevant policies and management of Walmart’s captive insurance company. Annually, David’s team manages more than 180,000 casualty claims.
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.

SENIOR LIABILITY CLAIMS ADJUSTER—The Irvine Company is looking to hire a Senior Liability Claims Adjuster who will primarily analyze, review and adjust general liability and pollution claims. In addition, he/she will manage and train one claims adjuster. Other duties will include handling complex litigated claims and preparing and presenting monthly and quarterly reports to all business units. To apply for this position, use the following link: https://careers.irvinecompany.com/job/Newport-Beach-Mgr_%2C-Claims-CA-92660/528342500/

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

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

RISK MANAGEMENT ANALYST—Kawasaki is looking for a Risk Management Analyst to work out of its headquarters in Orange County. The position is responsible for conducting administrative support for the Risk Management and Legal Department. Primary responsibilities will include administration of insurance claims and financial information, assistance with risk analysis, and preparation of internal reports. He/she will also provide support to the Legal team, as needed. To apply for this position, use the following link: https://recruiting2.ultipro.com/KAW1000/JobBoard/f2ca734a-88d6-e1ac-3045-794fdba792fc/?q=&o=postedDateDesc
EMPLOYMENT OPPORTUNITIES (cont.)

DIRECTOR OF RISK SERVICES—The Coast Community College District is looking to hire a Director of Risk Services to plan, organize, manage, and coordinate an organization-wide risk management program governing legal, contract administration, health, safety, and loss prevention. The person who assumes this position will develop business plans and programs that ensure and enforce compliance with laws, codes, policies, and procedures. In addition he/she will serve as district staff over a comprehensive function that includes dotted-line relationships with other departments. To apply for this position, use the following link: https://www.governmentjobs.com/careers/cccd/jobs/2312151/director-risk-services?utm_campaign=google_jobs_apply&utm_source=google_jobs_apply&utm_medium=organic

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

WORKERS’ COMPENSATION CLAIMS MANAGER—Everest Insurance Company in Orange has an opportunity for an experienced claims professional to fill a claims-adjuster position. The ideal candidate will possess the ability to oversee TPA-handled workers’ compensation claims, ensuring compliance within Everest’s best practice standards, industry best practices and specific service instructions. Job duties will include analyzing claims metrics, including reserve accuracy, productivity and expense management; developing action plans to address result deficiencies; and conducting meetings with TPAs to discuss trends and claims-handling concerns. To apply for this position, use the following link: https://sjobs.brassring.com/TGnewUI/Search/home/HomeWithPreLoad?partnerid=25713&siteid=5365&PageType=JobDetails&jobid=1499204#jobDetails=1499204_5365

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

RISK MANAGEMENT INSURANCE AWARENESS WEEK

Gamma Iota Sigma at Cal State Fullerton is hosting a week-long event focusing on risk management, scheduled for April 8-12. The event will feature risk managers as guest speakers as well as a panel discussion involving OCRIMS members to benefit students of CSUF’s Center for Insurance Studies. See the flyer on the following page. OCRIMS has also created a link to sign up for the all-day activities of April 10: http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07eg466h1p5a66a952
CSUF Risk Management Awareness Day

April 10, 2019

Register now for the evening roundtable!

Open to Risk Management Professionals

Let's meet at Cal State Fullerton for a day of risk management!

Including:

- A courtyard risk management exposition from 11:30 am - 2:30 pm
- Meet the Risk Managers roundtable from 5:30 pm - 8:00 pm

Roundtable panelists featured:
Heidi Bastien, El Pollo Loco
Shaun Jackson, Panda Express
Cristina Montijo, Edwards Life Science
Todd Maramoto, Guess

Attendance is open to risk management professionals

Register now for the evening roundtable!

https://events.r20.constantcontact.com/register/eventReg?oeidk=a07eg466h1p5a66a952&oseq=&c=af59f100-b751-11e6-a815-d4ae528442b5&ch=af79866f-b751-11e6-a815-d4ae528442b5

Parking is $8 at the Fullerton Marriott
Hello!

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

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

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

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

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

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

I thank you in advance for supporting this incredible need. I’ll keep you posted on how the campaign goes. For now, I am grateful for your friendship and support.
A survey by DuPont Sustainable Solutions found that business leaders are failing to effectively implement risk management programs in three key areas.

First, executives are not placing enough emphasis on the risks that could have potentially catastrophic impacts on their companies. While 78% of respondents agree that low incident rates do not mean reduced risk, two-thirds still said they feel safe when incident rates are low or approaching zero. This narrow focus on incident rates means they may not be taking into account broader organizational threats.

Second, many leaders address gaps in risk management processes by simply adding more processes, even though they agree that processes and systems alone are insufficient to properly manage risk.

Third, executives reported a disconnect among staff when it comes to risk management—25% strongly believe that front-line personnel are not aligned on the top risks facing the organization and 55% said there was some misalignment at the senior executive level, suggesting a need for greater engagement among the two groups.

RIMS WEBINAR--
BEST PRACTICES IN REVIEWING CONTRACTS TO IDENTIFY AND MITIGATE CONTRACTUAL RISK

April 4 for one hour at 10:00 a.m. Pacific Time – free for RIMS members, $50 for nonmembers

This practical discussion on reviewing contracts will help participants identify opportunities to better protect their organization through effective risk mitigation. The contributors will focus on the importance of understanding the contract your firm is working to approve and how to negotiate relevant changes instead of relying on insurance as a backstop. Utilizing actual excerpts of contractual and insurance risk issues, the presenters will discuss contractual risks associated with commonly seen contract and insurance requirements. Both new and seasoned risk management professionals will be able to acquire useful ideas and best practices to protect their company.

Contributors
- Carter Boardman, Vice President of Contracts and Risk Management
- David Young, Senior Vice President, USI Insurance Services
- Eva LaBonte, Risk Manager, Washington County, Oregon

https://www.pathlms.com/rims/webinars/5059
There are multiple benefits to a RTW program. Getting the employee back to the office or workplace reduces the amount of money being paid out by the carrier, and as a result, your immediate claim costs and future insurance rates also go down. For employees, returning to work improves their physical and psychological well-being, reduces the amount of medication they need, and lowers the risk of addiction to substances such as opioids.

RTW policies will vary from industry to industry, so it is important to consider the nature of the work and the specific needs of the company. The following 12 steps can serve as a guide to creating a successful program:

**Step 1: Implement a written RTW policy and review with employees.** The plan should apply to all employees equally and be handled by one individual or team to monitor and ensure even-handed application. Be sure to follow the core policy of any well-run HR system: treat all of your employees fairly and consistently. Make sure all employees have a clear understanding of the policy.

**Step 2: Decide what position to offer.** You do not need to place the employee back in their prior role. Indeed, this is often impossible. For example, if you are in the construction industry and an on-site employee sustains a burn, avoidance of heat is a common restriction. Look to a job far from the heat of power tools, perhaps working within the office on administrative tasks. The employee can even use his or her field experience to help with prospects and suggest improvements management can make for other field employees.

**Step 3: Ensure clear understanding of the employee’s limitations.** The injured employee should bring documents clearly stating the doctor’s restrictions. For example, if the injured employee is based in a packing and shipping department, a back injury may be difficult to accommodate due to lifting restrictions. Consider restrictions carefully and think creatively to find the best way to keep the employee in the facility, perhaps by assigning them labeling or freight tracking duties.

**Step 4: Send an official light-duty job offer letter.** Legally, you must notify the injured employee of the light duty, in writing, and via trackable means. A phone call telling your employee to return is not an acceptable form of communication. The letter does not need to state the job you are offering, the pay or even the shifts. You are only required to disclose that you have a position within the restrictions, and advise the employee when and to whom they should report. If the employee refuses the job, notify the claims adjuster immediately.

(article continues on next page)
Step 5: Manage the first day back with care. Once the employee reports to work, set forth the details of the assignment and your expectations. Ensure the tasks are within the scope of the most recent restrictions, and give them the information about the new role, the shifts and the pay. If an employee’s restrictions have been accommodated with a desk job, ensure that person knows he or she has the option to stand to stretch or take a few minutes to walk around each hour if needed.

Step 6: Manage coworkers and their reactions. Management must not only lead by example, but also play referee. Do not allow coworkers to gossip or spread false rumors. If coworkers are heard talking about money the injured worker is supposedly getting through the case, it is best to put an end to that conversation immediately. These claims can be contagious.

Step 7: Know what you can and cannot say. Keeping the peace is critical and that begins with your executives at the top. Ask the employee how he or she is feeling or if they need help. Do not imply injuries and pain are fake or exaggerated. Above all, do not broach the topic of lawyers and legal cases.

Step 8: Monitor the actual work of the injured employee on light duty. It is important to make sure the employee is neither under- nor over-performing. Working through pain makes one more prone to re-injury. Not asking for help due to embarrassment often leads injured parties to act outside the restrictions. Take bending for example. If bending is a restriction, doing so can increase pain and lead to tighter restrictions or a no-work status, which can increase the claim costs. Management must watch to ensure the job is being performed properly and safely.

Step 9: Accommodate medical appointments as reasonably as possible. While you must allow your employees to go to their doctor and physical therapy appointments, work schedules may not match the standard workday of a doctor. Consider shifting your employee’s hours to accommodate appointments or encourage the injured employee to make their appointments around their scheduled workday.

Step 10: Respond to complaints from the injured worker. If your employee says, “This is work I am not allowed to do,” you might want to respond, “Let’s go over your most recent restrictions to ensure your safety.” The goal is not to create an adversarial relationship between the employee and employer.

Step 11: Decide how to pay the employee on light duty. To have the best financial outcome for your claim, the goal is to offer work that allows the employee to earn 80% of what was being earned pre-injury. Once you update the insurance adjuster on the RTW plan, the adjuster can assist in these calculations.

Step 12: Report earnings to your workers’ compensation carrier. There are circumstances under which the employee will be entitled to compensation from the insurance carrier. You are obligated to ensure the adjuster has the weekly earnings to ensure benefits are correctly and properly administered. Ultimately, bringing back an injured worker may not be an easy task, but the financial benefits can be significant. Perhaps more importantly, however, it will also benefit the physical and mental health of your employee.

Amy Siegel Oran is a partner at Kelley Kronenberg in West Palm Beach, Florida. She focuses her practice on the defense of workers’ compensation claims on behalf of employers, insurance carriers, self-insured corporations, third-party administrators, and claims servicing agencies. Her background includes extensive experience with all aspects of Litigation and Appellate Law.

http://www.kelleykronenberg.com/
GOING BACK HOME

The foundation kicked off its 40th anniversary celebration in the city where it began -- Atlanta -- at the Atlanta RIMS Chapter’s Education Conference. Joining the celebration were Foundation Chairperson Marya Propis, Spencer alumnae Amanda Dolan, Charlotte Spencer (widow of Robert Spencer), Libby Swinson (daughter of Robert and Charlotte Spencer), Director Emeritus Jim Newton, Judy Newton, President Robin Joines, Spencer alumnae LaKenya Young, and Spencer alumnae Sunmi Hirata. The Atlanta chapter made a $25,000 contribution to Spencer. Over time, the chapter has contributed more than $500,000 to the foundation, established two named scholarships, and supported the foundation’s ongoing programs.

FOUNDATION BOARD ELECTS LEADERS

Spencer announced that its board has elected new officers:

Chairperson - Marya Propis, SVP – Director of Distribution & Broker Partnerships for All Risks, Ltd.
President - Robin Joines, SVP of Risk Management for Sedgwick
Vice President - Peter Heard, Vice President of National Distribution for Travelers
Treasurer - Matthew Schneider, Global COO, M&A Transaction Solutions for Aon
Secretary - Teresa Black, EVP of Commercial Surety, Chubb

“It is an honor to be leading this prestigious Foundation as it celebrates its 40th anniversary. I look forward to working with the board, our stakeholders and program recipients, and continuing to promote the Foundation and expand its impact on the industry,” said Marya. “It’s a pleasure to succeed such a talented chairperson, and I want to thank and acknowledge the great contributions made by our outgoing chair, Zakia Phillips.”

SPENCER/SEDGWICK 5K FUNRUN --APRIL 30

Join one of the healthiest events at RIMS 2019! The Spencer/Sedgwick 5K FunRun welcomes runners and walkers and encourages friendly competition across the industry.

Boston Commons
Tuesday, April 30
6:30 a.m. local time

RIMS 2019 Keynotes Announced

Erin Meyer
Author, Professor
Monday, April 29

Billie Jean King
Tennis Legend, Activist
Wednesday, May 1

Sharpen Your Skills
RIMS 2019 will offer more than 100 hours of industry-leading education addressing the latest in claims management, cyber and technology risk, enterprise risk management, insurance and more. To view the sessions, use this link - https://www.rims.org/RIMS2019/Pages/Sessions.aspx

Supercharged Rims Marketplace
In addition to the 400 exhibitors and extended hours, the addition of the Innovation Hub and the RIMS Global Studio to the Marketplace floor gives attendees greater access to a wealth of risk management knowledge in one centralized location.

www.RIMS.org/RIMS2019
This workshop is aimed at enterprise risk managers across all industries who are required to identify and analyze risks and uncertainties associated with both time-sensitive as well as high-impact strategic decisions.

Intelligence Risk comprises the information overload, inconclusive data, cognitive biases, organizational influence and intense time pressure involved in high-stakes business decisions. In such situations, traditional risk analysis methods often come up short, as demonstrated by the long list of well-publicized business debacles in both financial and non-financial sectors. Why traditional risk management of complex and uncertain situations is error-prone in the business world is exemplified by the following reasons:

- High-stakes decision-making typically takes place infrequently, meaning that participants have few opportunities to hone their risk management skills in complex and uncertain situations.
- The large amounts of data, expert projections and qualitative risk analysis which are contributed by multiple departments, functions and stakeholders in such situations present an enormous challenge to reconcile in a short timeframe.
- Organizational biases frequently interfere with the objectivity of risk identification and analysis of complex and uncertain situations.

Typical examples include:
1. “Here’s what I (the CEO) want to do, speak up anybody who thinks it’s a bad idea.”
2. “The accountants have already run the numbers, so all you have to do is vote yes or no.”
3. “We’ve already run this by our lawyers and they’re fine with it.”
4. “You can ask as many questions as you like, but we have to make a yes/no decision by the end of this meeting.”

By contrast, in the world of government intelligence analysis, disciplined risk analysis processes have been developed and field-tested over more than 20 years to manage the constant and ever-changing stream of high-stakes situations involving money, lives, property and influence.

The workshop introduces participants to the Structured Analytic Techniques used in the intelligence sector, explains their purpose and mechanics, and shows participants how they work in practice through an interactive, real-world business case study. It also demonstrates how best practices in Intelligence Risk Management can foster organizational collaboration, transparency and analytic integrity, lever organizational knowledge and prevent interference from conscious and unconscious biases and internal politics.

**Location** | **Date**
---|---
Boston | April 27 – 28 (prior to the RIMS Annual Conference)
San Diego | June 17 - 18

BUTTERFLY FACTS

Butterflies, butterflies everywhere! You’ve all seen them recently, as the Painted Lady butterflies are making their annual migration from the deserts of Mexico toward their breeding grounds in Northern California and the Pacific Northwest. Appropriately, here are some facts about butterflies.

- Butterflies taste with their feet.
- A group of butterflies is referred to as a flutter.
- The eyes of butterflies are made of 6,000 lenses and can see ultraviolet light.
- There are more than 750 species of butterflies in the United States.
- Butterflies can be found on every continent except Antarctica.
- Many adult butterflies never excrete waste – they use up all they eat for energy.
- Despite popular belief, butterfly wings are clear – the colors and patterns we see are made by the reflection of the tiny scales covering them.
- Butterfly wings move in a “figure 8” motion.
- Butterflies vary in size – the largest species may reach 12 inches across, while the smallest may only be half an inch.
- Some butterfly species lay their eggs on only one type of plant.
- In some areas, the number of feeding caterpillars on plants is so great that you can actually hear them.
- The process by which a caterpillar transforms into a butterfly is completed in 10 to 15 days, depending on the species.
- Butterflies are essentially cold-blooded, and an ideal body temperature for them to fly is about 85°F. Since they’re cold-blooded, they can’t regulate their own body temperatures. The surrounding air temperature has a big impact on their ability to function. If the air temperature falls below 55°F, butterflies are rendered immobile. When air temperatures range between 82°-100°F, butterflies can fly with ease.
- Skipper butterflies fly so fast they could outpace a horse, but most butterflies fly at 5 to 12 miles per hour.
- Adult butterflies can only feed on liquids, usually nectar. Their mouthparts are modified to enable them to drink, but they can’t chew solids.
- Butterflies have a long, tube-like tongue called a proboscis that allows them to soak up their food rather than sip it.
- Males drink from mud puddles to extract minerals that aren’t available in flowers. This behavior is known as “puddling.”
- Scientists thought butterflies were deaf until the first butterfly ears were identified in 1912.

Source: [https://zoonooz.sandiegozoo.org/2015/03/15/19-fascinating-butterfly-facts/](https://zoonooz.sandiegozoo.org/2015/03/15/19-fascinating-butterfly-facts/)
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.

UPCOMING MEETINGS & EVENTS

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<td>April 9, 2019</td>
<td>OCRIMS MONTHLY LUNCH MEETING</td>
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<td>RISK MANAGEMENT AWARENESS DAY</td>
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<td>April 28-May 1, 2019</td>
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<td>July 25, 2019</td>
<td>OCRIMS GOLF CLASSIC</td>
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Degree of Fault – Who’s Responsible?
Speaker: Mhare Mouradian, Partner in the law firm Ropers Majeski
Location: The Center Club in Costa Mesa
See details in this newsletter

Support the Risk Managers of the Future
Location: Cal State Fullerton

More than 160 educational sessions,
Location: Boston, Massachusetts

Space: The Final Fairway
Coyote Hills Golf Course
See flyer in this newsletter for full details
Risk and Insurance Management Society, Inc. - Orange County Chapter

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Committees

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

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

Committees (cont.)

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

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DON’T FORGET!

APRIL 9TH – OCRIMS MONTHLY LUNCH MEETING

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http://www.ocrims.org