President’s Message
by Gordon Adams

As I write this month’s President’s Message, I sit in cold, snowy Missouri while visiting friends and family. It’s supposed to snow four inches tonight, and the temperature won’t exceed 30 degrees F for the next several days. I always enjoy coming home, but it isn’t usual for weather this severe this early. Looks like a long, snowy and cold winter is setting in.

Southern California certainly has its share of natural and weather-related catastrophes, but if one truly wants to appreciate what SoCal has to offer, I suggest that you spend some time in other areas of the country - especially in the winter.

On the subject of catastrophes, our thoughts and prayers go out to the victims of the California fires. Can any of us truly understand how people who have lost everything feel, grieve, cope and begin again? The loss of one’s home, photos, possessions and security is a blow from which it’s difficult to recover.

As risk professionals, we need to set a good example and also share how to prepare for fire and other disasters. Here are a few actions to include in your plans:

- Take the time to put your valuable papers, photos, insurance policies, jewelry, irreplaceable mementos, and anything else important to you somewhere they can be easily accessed and protected.
- Remove dry, dead vegetation from around your home.
- Prepare an emergency evacuation plan and include alternatives should your primary route be compromised.
- Identify a family rally point and be sure everyone knows its location.

Please note that our annual Holiday Gala is scheduled for December 11th at The Center Club in Costa Mesa. This is always a fun event and a great way to get in the holiday spirit with your fellow risk professionals. Check out the details in this newsletter, and be sure to register early.

I’d like to take this opportunity to wish you all a very Happy Thanksgiving! May each of you spend the holiday with those you love, and may your travels be safe and uneventful.

Sincerely, Gordon Adams

TUESDAY, DECEMBER 11TH:
OCRIMS ANNUAL HOLIDAY GALA
CELEBRATE THE YULETIDE SEASON WITH OCRIMS FRIENDS AND PEERS

Link to register: http://events.constantcontact.com/register/event?llr=kbphlneah&oeidk=a07efu5mp5i3f4d293b

See details on the following page
Tuesday, December 11, 2018
OCRIMS Holiday Gala

Celebrate the holiday season with OCRIMS friends and peers

Events: Happy Hour, Entertainment, Dinner, Raffle . . . and a Special Guest!
Time: 5:30 p.m. – Happy Hour 7:00 p.m. – Dinner 8:30 p.m. – Raffle
Where: Center Club, 650 Town Center Drive (Garden Level), Costa Mesa
Cost: $25 for Risk Management Professionals
      $75 for Guests/Non-members
      $35 Spouse or Guest of Board Member

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.
https://events.r20.constantcontact.com/register/eventReg?oeidk=a07efu5mp5i3f4d293b&oseq=&c=&ch=

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.

Celebrate the holiday season with industry peers and good cheer at the OCRIMS Holiday Gala on December 11th at The Center Club! Join us for dinner, entertainment, fabulous raffle prizes and a SPECIAL GUEST!

In the spirit of the holiday season, OCRIMS will be collecting monetary donations for Shoes That Fit, a nonprofit organization that provides shoes for low-income children. Shoes That Fit tackles one of the most visible signs of poverty in America by giving children in need new athletic shoes to attend school with dignity and improve their self-esteem and participation.

Holiday Gala sponsorship opportunities are available.
Please contact Zareen Morrison for details: zmorrison@hsventures.org

OCRIMS is accepting donations for raffle prizes to be given away at the Holiday Gala. Items that would make good raffle prizes include gift cards, alcohol, gift baskets, event tickets, movie tickets, and electronics. Please contact Zareen Morrison (see contact information above)

Since 1992, Shoes That Fit has provided more than two million pairs of new shoes and other necessities to children across the U.S. The organization’s vision is that, one day, every child in America who needs new shoes gets new shoes, allowing all children the opportunity to reach their highest potential.
https://www.shoesthatfit.org/

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!
At the November lunch meeting, OCRIMS turned to three subject-matter experts who touched on consequential, but often obscure coverages available to savvy risk managers to address special exposures.

Melanie Buitendag, Associate Director of Cargo with Gallagher Global Brokerage in London, started off the afternoon with a high-level overview of cargo exposures during transit from manufacture to delivery, and presented the benefits of unique programs, such as stock-throughput, available from London.

Emily Maier, National Group Leader M&A from Woodruff Sawyer, delivered a fast-paced and very insightful look at the use of representations and warranties coverage, a fairly new tool used by both private equity firms and corporations to manage the risks of acquisitions and divestitures. It was eye-opening to learn about the many uses of this innovative product.

Maria Torres, Vice President of the Executive Liability Practice for Hub International, closed out the meeting with a comprehensive update on crime, fiduciary and kidnap and ransom policies, and insights into how these policies work on an enterprise level to protect organizations.

The meeting wrapped up with a lively Q&A and closed with a risk-managers-only raffle prize donated by Caryn Siebert of Gallagher Bassett. Attendees enjoyed the presentation, with 88.88888% of the evaluations giving highest marks for an ‘interesting and informative’ meeting that held their attention. Thanks to our speakers!

Watch for registration details for the January workers’ compensation meeting! Douglas Farmer and Kevin Bland of Ogletree, Deakins, Nash, Smoak & Stewart will share ways employers can protect themselves against liabilities not covered by the exclusive remedy of workers’ compensation, including such exposures as wrongful termination, accommodation under ADA, Medicare set-asides and more. It will be an enlightening and informative meeting.
Every business that uses the Internet is vulnerable to cyber crime. You may have taken every conceivable step to secure your network and determined cyber criminals will still find a way in. That’s why an incident response plan (IRP) is a critical component of your cyber security toolkit. When the inevitable occurs, an IRP helps you and your team respond quickly and effectively to contain the damage and minimize the costs. It could literally save your business.

But an IRP by itself is not enough. In order to do what it’s intended to do, an IRP needs to be a living document with procedures that are tested and put into practice before your business falls victim to an attack.

Begin with a Solid IRP

Your IRP must be tailored to the cyber risks your business faces. Include procedures in sufficient detail to guide the activities of your team for each of the following steps:

1. Preparation – Identifying internal employees and outside vendor services who will handle potential incidents and preparing them for their role in incident response.
2. Detection – Monitoring the network and differentiating between minor events and major incidents with appropriate escalation processes.
3. Containment – Isolating the infected devices and analyzing the cause of the infection.
4. Recovery – Eradicating the cause of the infection (such as by blocking malicious IP addresses, changing passwords, patching holes and fixing vulnerabilities) and putting the network back into production while complying with regulatory requirements and protecting the company’s brand.
5. Post incident review – Lessons learned about the cause of the incident and its costs as well as remedial actions to improve security to avoid future incidents.

If you have cyber insurance coverage, work with your insurance carrier to ensure your IRP meets any procedural requirements for your policy.

Put Your IRP into Practice

Once you have an IRP in place, your next steps are to maintain it as an integral part of your business operation. These steps taken on a routine basis will help your team be prepared and able to respond when a cyber event strikes:

- Review. Review your IRP with the response team at least annually. Verify that it is up to date with the names of all team members and their contact information. Validate all policies and processes to ensure they align with the current state of your organization and its best practices. Also keep pace with new threats arising in the world of cyber and update your procedures as required to provide an adequate response to incidents.

(article continues on next page)
- Train. A well-implemented plan depends upon a well-trained team. Make sure everyone on your team understands the IRP policies and procedures and has in-depth knowledge of their specific responsibilities. Conduct reviews and retraining on an annual basis and when plan revisions are made, offer special training sessions as newcomers are recruited to the team. Also keep your entire staff aware of data security practices such as how to detect malware and spot and report signs of a data breach.

- Practice. Every six to 12 months, put your IRP to the test. This cyber equivalent of a fire drill is critical to ensuring that your plan is effective and that your team is armed with the experience needed to put it into action. You will also come away with a better understanding of where improvements can be made.

For each practice session:

1. Begin by creating a series of exercises that simulate cyber crime conditions your business might actually experience.
2. Require the participation of every member of the response team, including internal staff and outside vendors.
3. Set the stage. This should not be a comfortable walkthrough; rather, it must simulate the pressure of an actual breach scenario. Enlist an outside facilitator (such as a law firm) or dedicated security staff member to keep participants in action and on their feet.
4. Using your various exercises, test your plan’s every procedure from detection and containment to remediation and recovery.
5. Evaluate results and lessons learned, and identify specific improvements to the plan. Larger firms may be able to take advantage of “table-top exercises” offered through their insurance carrier for the testing of vendor services, such as attorneys, forensics firms and call centers. Contact your broker to see if these services are available to your business.
6. Update: Keep your plan up to date with drill results and any other refinements identified in your review process. Remember to always share any changes with your insurance carrier to ensure that any requirements for coverage are met. If you should change insurers, make sure your process aligns with your new policy.

**Role of Insurance**

If your business experiences a data breach, your cyber insurance policy may effectively serve as an IRP even if you have nothing else in place. While coverage varies, many carriers provide guidance on what to do after an event and offer access to experienced breach partners who can assist you in meeting your obligations to regulators and customers. Risk management services may also be available to help reduce the likelihood of a breach in the first place.

*About the Author*--Tim Marlin is head of cyber underwriting for The Hartford. He has over 15 years of cyber, technology errors and omissions, professional, and management liability insurance. Tim can be reached at timothy.marlin@thehartford.com.
EMPLOYMENT OPPORTUNITIES

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

DIRECTOR, RISK MANAGEMENT—The Irvine Company is looking to hire a Director of Risk Management to handle centralized companywide insurance programs, safety, and related risk management activities. Specific job duties will include coordinating insurance program costs (premiums, losses, and expenses), overseeing property claims management, and leading property loss control efforts with FM Global. To apply for this position, use the following link: https://careers.irvinecompany.com/job/Irvine-Dir_%2C-Risk-Management-CA-92618/496273000/?feedId=187000&utm_source=Indeed&utm_campaign=Irvine_Indeed

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 SAFETY CONSULTANT—Global Environment Network is looking to hire a Risk Safety Consultant to perform a variety of duties involved in the development, organization, implementation, evaluation, and coordination of risk- and safety-management programs, including training and environmental compliance. Job responsibilities will include safety program development and analysis; development of training as well as coordination and delivery of training to staff; conducting thorough audits, investigations, and analysis of hazards, accidents, and injuries. To apply for this position, use the following link: http://www.safetygeni.com/risk-safety-consultant.html

RISK MANAGER—McCarthy Holdings, a national construction company, is searching for a Risk Manager for its Southern California Region located in Newport Beach. The person who assumes this position will be responsible for the review and analysis of contractual language for new construction projects. Specific duties will include evaluating and recommending the appropriate risk transfer, risk financing and/or risk mitigation techniques considered necessary for each project. This position requires interaction with executives, estimators, attorneys, and the company’s CFO. To apply for this position, use the following link: https://www.mccarthy.com/careers/search?p=job/oVrf8fwt&__jvst=Job%20Board&__jvsd=Indeed&nl=1
EMPLOYMENT OPPORTUNITIES (cont.)

CLAIMS SPECIALIST—Superior Grocers in Santa Fe Springs is looking to hire a Claims Specialist to oversee and monitor the timely response and proper handling of General Liability, Auto and Property claims. Other responsibilities will include feedback/response and providing of necessary documentation to insurance company/TPA, defense counsel and corporate office staff as instructed. The person who assumes this position must display and communicate an understanding of insurance concepts and internal practices and procedures, and deal with Small Claims court matters as required. To apply for this position, send a cover letter and resume to Augustin Avalos, Aavalos@superiorgrocers.com

CHIEF RISK OFFICER—Commercial Bank of California in Irvine is looking to hire a Chief Risk Officer to provide oversight to the Enterprise-wide Risk Management (ERM) strategy and structure that effectively translates the risk-appetite framework into informed decision-making practices supporting the bank’s business model and strategic plan. Specific responsibilities will include identifying known and emerging risks, and measuring, monitoring and reporting on Commercial Bank of California’s risk profile to the Executive Leadership Team and the Board of Directors. To apply for this position, use the following link: http://chcal.hrdirect.com/employment/job-opening.php?req=882057&

DIRECTOR OF RISK MANAGEMENT—Mattel in El Segundo is looking for an accomplished risk manager/insurance specialist with global leadership experience at a fortune 500 company and who possesses diverse consumer products, retail and entertainment experience. The person who assumes this position will develop and execute a comprehensive risk management strategy, oversee a multi-million-dollar insurance budget, and coordinate underwriting and negotiation for worldwide insurance coverages, including property, casualty, fiduciary, cyber, crime, and bonds. To apply for this position, use the following link: https://sjobs.brassring.com/tgwebhost/jobdetails.aspx?jobid=3629487&jobreqlang=1&jobsiteid=5491&jobsiteinfo=3629487_5491&gqid=2497&partnerid=25657&siteid=5491&type=mail

DIRECTOR OF RISK MANAGEMENT—Acorns in Irvine is looking to hire a Director of Risk Management to establish a risk management function. The person who assumes this position will be responsible for creating a scalable strategy to identify and mitigate risks associated with the Acorns investment and deposit products, recruit and lead a talented team of risk professionals, build relationships with key stakeholders, identify risks with respect to money movement in and out of investment and deposit products, and assess and evaluate risks and implement processes and procedures to ensure that Acorns and its customers are fully prepared to deal with any potential threats. To apply for this position, use the following link: https://boards.greenhouse.io/acorns/jobs/1436045?gh_jid=1436045
A safe workplace does not happen by accident. Rather, it is the result of a well-thought out and flawlessly executed plan that, once conceived, is successfully integrated into your company’s strategy at all levels. But building a truly safe workforce today means going above and beyond the usual safety protocols.

Some employers may believe that being compliant with Occupational Safety and Health Administration (OSHA) standards means they are immune to potential hazards, but that is definitely not the case. OSHA’s regulations provide a baseline for workplace safety, but sophisticated organizations know that going beyond the basics can help improve employee morale and engagement in addition to protecting themselves from costly fines and settlements. They can also better address the risk of high employee turnover, which can be just as costly. To best mitigate these risks, organizations need to understand what is at stake and take steps to enhance their workplace safety strategy.

Recent OSHA Rules and Regulations

OSHA regulations are constantly being revised, so it is in your company’s best interest to routinely research the latest information as it pertains to your industry and region. Below are just a few recent changes to consider:

**Monitoring walking-working surfaces.** The U.S. Bureau of Labor Statistics cites slips, trips and falls as the leading cause of injuries and fatalities in the workplace. To better protect workers from these accidents, OSHA has issued a final rule on how to operate around walking surfaces, which the organization has defined as any horizontal or vertical surface on or through which an employee walks, works or gains access to a work area or workplace location.

Newly implemented provisions require organizations to fix equipment such as ladders, rope descendent systems and fall protection systems to be in accordance with OSHA’s latest safety standards. Management is expected to fully create adequate walking-working surfaces by Nov. 19, 2018. Organizations should explore what site adjustments are needed, purchase the necessary equipment and provide the required training to staff.

**Required injury-tracking applications.** Establishments with 250 or more employees, as well as those with 20 to 249 employees in certain industries with historically high rates of occupational injuries and illnesses, are now required to provide OSHA with annual Injury and Illness Records (Form 300A). These organizations were expected to electronically submit their 2017 Injury Tracking Application (ITA) by July 1, 2018. Beginning in 2019 and every year thereafter, covered establishments will have to submit the information by March 2. Some state and local governments are not required to submit their forms through the ITA, including Illinois, Maine, New Jersey and New York.

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Avoiding Regulatory Penalties and Fines

Penalties for non-compliance with OSHA regulations are now higher than ever. As of January, the U.S. Department of Labor has increased the maximum penalty amounts for OSHA violations. “Serious” and “other than serious” violations now result in a nearly $13,000 fine, while “willful” and “repeat” offenses warrant fines of close to $130,000. Combined with electronic record-keeping and stricter, clearly mandated safety measures, employers are being held more accountable than they were in the past. In short, the financial penalties for neglecting workplace safety standards—and your chances of getting caught—have increased substantially.

On the flipside, companies that comply with OSHA rules and regulations will not only avoid fines, but will also see a greater return on investment when it comes to reduced workers compensation, decreased productivity costs and dwindling employee turnover. Many businesses are also elevating their safety standards across the board, incorporating advanced behavioral training and predictive analytics to anticipate and prevent injuries. These businesses have found that building the safest possible workplace is an investment that pays off both financially and operationally.

Implementing Proper Safety Procedures

Many accidents can be better avoided when management takes charge. Employers and other key stakeholders will need to be vigilant in identifying potential workplace hazards and make sure they are setting the right tone for behavioral expectations across the organization. Leadership should look to implement the following processes to ensure all team members are adequately protected:

- **Conduct regular safety inspections.** Develop a checklist to simplify the process and update it as regulations, procedures and workplace conditions change. To be successful, it is critical that the identification and reporting of hazards are incentivized and encouraged.

- **Prioritize job hazard analysis.** By breaking a job down into sequential tasks, the hazards related to the work environment and any other processes, equipment and materials can be readily identified and addressed.

- **Report near misses.** Near-miss reporting allows employers to identify close-call safety incidents that did not result in an injury. A near miss is a leading indicator of a potential safety hazard that should be addressed to prevent future injury.

- **Provide positive reinforcement.** Encourage adherence to safety best practices by rewarding employees who follow procedure. Acknowledge those who assisted in correcting an issue, for example, or highlight a team that met all safety goals. Positive reinforcement will motivate staff to take an active role in following—and improving—their organization’s safety program.

It may seem difficult to wade through all the policy changes that regularly affect the workplace. Organizations that make safety best practices a priority, however, will be better equipped to handle new requirements as they arise without impacting workplace productivity.
RIMS ERM 2018: EARNING THE ‘MANDATE’ AND A ‘SEAT AT THE TABLE’
by Justin Smulison

More than 300 risk management professionals and students attended the 2018 RIMS ERM Conference in an effort to gain insight from, and network with, the industry’s enterprise risk management leaders. Wisdom, data, and motivation within the ERM space were on tap during all the sessions and workshops.

On October 29, Martin Vilsoe, partner of the Implement Consulting Group, opened the two-day event by highlighting the importance of ERM’s worldwide capabilities and how to operationalize the best ERM practices. Vilsoe said that risk managers need to “earn the mandate” to work with ERM, and focused on the idea that risks can equal opportunities.

He said that ultimately the risk manager’s job when implementing an ERM framework is to “enable brave decisions” and to maintain an organization’s best direction. With a visual aid of a freighter and individual boats in an ocean, he rhetorically asked: “Is your framework similar to a supertanker or 15 speed boats going in separate directions?”

He also spoke to the importance risk management’s value to an organization without the sole reliance on analytics. “Risk management’s purpose is to show value. If it is about value, then we better bring it,” he said. “We don’t always communicate that. There’s a big difference between calculating and measuring value versus communicating value. You can do it without having complete proof – you shouldn’t lie to people, but you should tell them you’re doing something great for the organization.”

He encouraged the audience to consider their current roles as a consultant – and the importance of “winning customers” in this alternate role. This involves some sales prowess, he said, and the ability to tell a core story or narrative that describes what you do to engage with stakeholders. Build a core story around the ERM program and send different messages to different stakeholders around your core story.

“I don’t see enough of this in risk management programs because of the idea that it is ‘too big,’ or ‘I can’t communicate it,’” he said. “You can do it. We have to move past that mentality.

“The misconception is that risk management is about IT systems. And if you’re thinking as a risk consultant, be aware that putting stuff in systems will not help you manage your risks. Your ability to facilitate awareness, promote decisions and execute them, will.”

(article continues on next page)
Day 2

Dovetailing on the idea that risks can become opportunities, October 30 opened with “Advancing Risk Management: Having A Seat At The Table,” presented by Laura Cisi, the Clorox Company’s vice president of global risk management, and Soraya Wright, founder and CEO of SMW Risk Management Consulting LLC.

In a fireside chat-style setting, the duo used Clorox – a 105-year-old company – as a case study to demonstrate the effectiveness of its ERM initiatives. A 25-year veteran of the risk management industry, Cisi has been with Clorox for the past four years and said her ERM initiatives evolved from being viewed as the “insurance department” to a “strategic business partner,” with Wright’s collaboration with Cisi’s team to take the company on its ERM journey.

The duo said its ERM framework was built on routines, which provide “an outline that enabled us to use [it] to use as a tool,” for decision-making and assessing its critical risks as well, such as embracing a change in its formula during the manufacturing process.

“We decided to convert from chlorine to high-strength bleach,” Cisi said. “That risk bubbled up through our ERM committee and the actions that needed to be taken, and the methodology behind that came up through ERM.”

ERM was also a key influence when assessing the decision in 2014 to close Clorox Venezuela and cease operations in the country. “Should we be the first to exit?” was the question on stakeholders’ minds for a long time before they discontinued operations, Cisi said. The company was required to sell more than two-thirds of its products at prices frozen by the Venezuelan government. As a result, Clorox Venezuela had been selling its products at a loss, causing ongoing operating losses despite attempts to reach a pragmatic solution with the country’s government. “Looking back, it was a good decision.”

Ultimately, the risk manager’s seat is one of many at a table occupied by executives, stakeholders and the C-suite. Cisi and Wright advocated not for being the loudest one there – but for bringing sound ideas and options. And perhaps coincidentally, Cisi and Wright’s approach seem to be putting Vilsoe’s mantras of engagement and alignment into practice.

“I think every day we get to demonstrate ERM, and not something we just do annually. For example, the ways we engage with product development and business development – we used to be thought of as compliance… and a department that said ‘no,’ Cisi said. “To shift that conversation to create a more open engagements where you say ‘I’m your partner and it’s my job to identify these risks. Ultimately, it’s your business decision as to whether or not you go forward with them.”

It was then, she continued, that the risk management department was being consulted on the potential for new products by executives and other groups. “That was when the conversation shifted from risks to opportunities,” Cisi said, adding, “and that was something they could relate to.”

RIMS members can access the live, uncut audio from “A Seat at the Table” via RIMScast: https://www.rims.org/RiskKnowledge/RiskKnowledgeMain.aspx?article_key=E0B1DF71-7A11-4F22-8490-01B46797D097
**SPENCER GALA: $1 MILLION RAISED FOR RISK MANAGEMENT EDUCATION**

More than 600 industry executives celebrated in Midtown Manhattan at the Spencer Gala on September 20th and helped to honor David Eslick (Marsh & McLennan Agency) and Patrick Kinney (Travelers). The evening raised more than $1 million dollars for the Spencer Educational Foundation’s programs — scholarships, internships and grants.

**2019 SCHOLARSHIP APPLICATIONS ARE OPEN**

Applications for Spencer’s 2019 full-time scholarships and internship grants are now available. Spencer has enhanced the full-time undergraduate scholarship program, added a Doctoral Candidate Scholarship and increased amounts for its internship grant. Applications can be accessed via www.spencered.org.

“What’s new this year is that we are recognizing academic performance, leadership, community service and commitment to the industry,” said Tim Meacham, chairperson of the Foundation’s Scholarship Committee and COO of Lockton Benefit Companies. “The top five undergraduate applicants as determined by our committee will receive a $7,500 scholarship and named a Spencer Honors Scholar.”

Spencer awards undergraduate scholarships in the amount of $5,000 and Master and pre-dissertation scholarships in the amount of $10,000. To be eligible, students must be fulltime for the full 2019-2020 academic year; have a major or minor in risk management, insurance, actuarial science, business/finance; and have a GPA at or above 3.3. The full list of criteria can be found at https://www.spencered.org/students/scholarships/. Completed applications are due by Jan. 31, 2019. The Doctoral Candidate Scholarship application will follow a slightly different schedule, with a deadline of March 1, 2019.

The Spencer Educational Foundation’s Internship Grants enable risk managers to provide experiential learning opportunities to students. To keep pace with the job market, Spencer has increased the grant from $5,000 to $7,500 for 2019. The Foundation will award 40 grants for 2019. Risk managers interested in applying for this grant must do so by January 9, 2019.

**SPENCER NAMES BOARD MEMBERS**

The Spencer Educational Foundation announced that it elected six individuals to its board: Joseph Cellura (Allied World), Jeffrey M. Cohen (Advisen Ltd.), Duncan Ellis (Marsh USA, LLC), Johnell Holly (FM Global), Joseph V. LaRocco, Jr. (Willis Towers Watson), and Michele Sansone (AXA XL). “I welcome Joe, Jeff, Duncan, Johnell, Joe and Michele to the Spencer board,” said Zakia Phillips, chairperson of Spencer.
Realizing the pronounced intersection between legal developments and a range of risk management responsibilities that can include claims management, employee-related issues, regulatory changes, cybersecurity and others, RIMS has released a new professional report titled, “Top Six Legal Developments of 2018.” The report highlights the most significant legal decisions of the year and explores their relevance to the risk management community.

Authored by Mark Plumer and Matthew Jeweler of Pillsbury Winthrop Shaw Pittman LLP and Mark Stacell, insurance risk manager for Equinor, the report reviews United States legal decisions from different levels of court. The decisions address a variety of insurance issues, such as reservation of rights, rescission, directors and officers’ liability, and cyber claims.

“Today’s risk professionals continue to see their roles and responsibilities expand, requiring new skillsets and greater, more in-depth knowledge of their organizations and external factors,” said RIMS CEO Mary Roth. “Understanding the key legal developments of the year that impact our industries can help risk professionals deliver more efficient and cost-effective solutions.”

The Top Six Legal Developments of 2018 report is available exclusively to RIMS members. To download the report, visit RIMS Risk Knowledge library at www.RIMS.org/RiskKnowledge. NOTE—the report expresses the views of the authors and not any, law firm, company or client. Further it does not provide legal advice, as such advice would require review of particular facts and law.

SIXTY-FIVE U.S. GOVERNMENT RISK PROFESSIONALS EARN NEW ENTERPRISE RISK MANAGEMENT CREDENTIAL

RIMS and the Association for Federal Enterprise Risk Management (AFERM) welcomed the first class of 65 RIMS-CRMP-FED credential holders at the recent AERM Annual Summit in Washington, D.C.

The new credential was developed in response to the Office of Management and Budget Circular A-123 that urges Federal agencies to implement enterprise risk management to enhance decision-making. RIMS administered a pilot exam on September 29th and, beginning in 2019, RIMS-CRMP-FED testing will be available online.
As risk professionals, we’re tasked with the responsibility to minimize and mitigate risk, all while battling skeptical and reluctant executives for increased budget and more resources. The risk management paradox is a tough pill to swallow. When you’re doing your job well, nobody notices. And when something goes wrong, you’re the scapegoat. So, how do you prove the value of something not happening?

In this webinar, ERM experts will answer the following questions:

- Who is ultimately responsible for risk management?
- What metrics and KRIs should you track to measure the impact of your ERM program?
- How do you encourage risk-based decision making across the enterprise?
- How can technology be leveraged to maximize the value of an ERM program?

Speakers

Jamie Gahunia is a Chartered Accountant and the Strategic Product Manager for Resolver’s GRC solutions, including Enterprise Risk Management, Internal Control, Internal Audit and Compliance applications. He specializes in implementing technology for risk and audit teams.

Brian Link is the Managing Director of Mobius One – a software company helping nonprofit and cooperative organizations to address their enterprise risk management, internal audit and regulatory compliance challenges and opportunities. Brian is also a retired partner of Ernst & Young.

Navin Maharaj is the Lead Director in PwC Risk Assurance Services practice and heads the ERM team across Canada. Navin has over 15 years in designing and implementing Risk Management, Internal Audit, Business Continuity and Compliance programs.

REGISTER NOW FOR WRC 2019!

September 16-18, 2019
JW Marriott Las Vegas Resort & Spa

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
NEW ASSOCIATE MEMBERSHIP

RIMS HAS LAUNCHED A NEW YOUNG ASSOCIATE MEMBERSHIP
FOR ENTRY-LEVEL EMPLOYEES

If you know young professionals who are brokers, underwriters, consultants, attorneys, accountants, and actuaries or outsourced risk managers, this is a great opportunity for them to join and receive the valuable resources and connections at RIMS — at a significantly reduced member rate. Help us shape our global community of 10,000 risk professionals by forwarding this notice to professionals who match the qualifications below.

Young Associate membership is for:

- Professionals 25 and younger.
- Young Associates who provide products or services to those in the risk management profession (i.e. brokers, underwriters, consultants, attorneys and accountants).

Annual dues are $625 $149* (savings of $426 off of RIMS Associate Membership) *Plus chapter dues

Learn More: https://www.rims.org/membership/RRP/Pages/Home.aspx
Member Application: https://www.rims.org/OnlineJoin/frmMemberType.aspx

GAIN RIMS 2019 PRIORITY REGISTRATION ACCESS

RIMS 2019 Priority Registration for Members Opens Nov. 19!

The perks of RIMS 2019 members-only priority registration include:

First Choice of Hotels
Best selection in our housing block

Priority Event Seating
Upfront special event seating, first come basis for keynotes

Save Up to $780 on Registration
Early discounts end February 15

https://www.rims.org/RIMS2019/
Call for Session Proposals

RIMS is happy to announce the call for sessions for the 2019 Professional Exchange of Risk Knowledge (PERK) program. PERK sessions are free offerings to our chapters and serve as a great opportunity to create awareness of your organization, showcase your company’s depth of knowledge and build valuable relationships with risk management professionals.

PERK sessions generally include a 60- to 90-minute presentation followed by opportunities for interaction. As a PERK partner, you will be among industry leaders who provide high-caliber sessions on cutting-edge topics in the risk management field while gaining exposure throughout the United States, Mexico and Canada.

If you are interested in becoming a partner, please submit your sessions by Sunday, December 9.

Note: By becoming a PERK partner you are agreeing to make your sessions available, at a minimum, to RIMS chapters in the 48 contiguous United States. For more information on the PERK Program, please see below:

How to be considered for the 2019 PERK Program

1. Submit your session proposal to Content@RIMS.org by December 9. Include a title and a brief (three to four sentences) description of the session.
2. Make sure to include any travel restrictions and/or costs associated with your participation in the program. Please remember that we prefer for all sessions to be available to all chapters in North America, including Alaska, Hawaii, Canadian Chapters and the Mexico Chapter.
3. All new session submissions will be reviewed by RIMS staff and chapter volunteers.
4. We will contact you before the end of the year to let you know whether or not your session(s) has been chosen for the 2019 program.

How to maximize the PERK Program

Here are just a few tips on how PERK partners can make the most of the program.

- Constant communication is extremely important in the PERK Program. After you send a request to the partner contact, please contact the chapter directly regarding their requested date and your availability.
- If you need to cancel a session or reschedule please contact RIMS so that we can assist the chapter in finding a replacement speaker.
- RIMS has 79 chapters in the US, Canada, Japan, Mexico, and Australia. If you cannot present your session in a particular geographical location, please inform RIMS so that we can include that information in our written communication to the chapters.
- Notify RIMS of any additional fees associated with your session so that it may be communicated to the chapter.

Please visit the PERK page to learn more about the program and to see the 2018 lineup of sessions:

If you have any questions regarding the PERK Program, send an email to PERK@RIMS.org.
The RIMS Benchmark Survey is THE resource to help you maximize your insurance program. The Survey captures information on the state of the insurance marketplace and provides the only independent fact-based review of the cost of risk to insurance purchasers—unbiased by the brokers or insurers involved.

For the 2018 Survey, data was collected from 15,000+ insurance programs and represented more than $2.9 billion in premiums.

**Key findings included:**
- Total cost of risk per $1,000 of revenue fell 3 percent. And that’s despite record high natural catastrophe losses.
- Healthcare, Government & Nonprofit, Information Technology, and Consumer Staples saw rising TCOR.
- The percentage of companies buying cyber insurance increased from 35 percent in 2011 to 65 percent today.

**What trends will the 2019 Survey show?**
Contribute your data to find out.

**The Survey will help you:**
- Gain independent verification—compare your insurance programs with an independent, reputable external source of insurance program benchmarking.
- Understand which markets lead specific coverages.
- Increase your perspective with loss data by industry to see frequency and severity.

**Contributing is easy, so contribute your insurance data and get the 2019 Survey for free!**

[www.RIMS.org/benchmark](http://www.RIMS.org/benchmark)

The deadline to contribute data for the 2019 survey is December 31st.

No time to input the data? Send your records to Advisen Ltd., for express data input at no cost, or have your broker contribute on your behalf. Call 212.984.2749 or send an email to Benchmark@RIMS.org to find out how. Contributing is now easier than ever!
SPONSORED WHITE PAPER--
BUSINESS CONTINUITY & RISK MANAGEMENT PROGRAM BEST PRACTICES

We live in a world of complex interdependencies. Thus, it is worthwhile to address preparedness to improve enterprise resiliency. One of the most effective ways to prepare is with a Business Continuity Management (BCM) program.

Many organizations have not implemented BCM—and “have been fine so far.” However, this condition can only last so long; in other words, every organization is one event away from disruption.

Download Business Continuity & Risk Management Program Best Practices to learn how to establish a balanced and integrated approach to risk, and increase your organization’s risk capacity and overall resiliency. This white paper explains how to:

- **Prepare**: Undertake actions essential to identify and mitigate risk.
- **Monitor**: Continuously monitor potential threats and hazards.
- **Respond**: Execute client-specific response protocols.

Here is the link to download Business Continuity & Risk Management Program Best Practices: https://www.rims.org/RiskKnowledge/RiskKnowledgeMain.aspx?article_key=EBB7979C-878F-4ACA-81D4-80A626610663&utm_source=Informz&utm_medium=Email&utm_campaign=Campaign

Note: All downloads and related contact information will be accessible to the sponsor of this white paper.

SPONSORED WHITE PAPER--
BEST PRACTICES FOR CLAIMS INTAKE

Selecting the right claims intake provider requires a thorough evaluation of how well a potential partner consistently delivers superior service for their clients against measurable business outcomes, which can be a daunting process.

To make it easier, Best Practices for Claims Intake has taken some of the guesswork out of the vetting process, and distilled down the key criteria against which you can evaluate potential partners.

Best Practices for Claims Intake provides nine best practices to equip you to navigate the process of selecting a partner or validate if your current partner meets key requirements that will ensure your long-term success. It covers these main areas:

- Finding expertise and access that scales.
- Getting the customization you need, without sacrificing data integrity.
- Evaluating claims intake technology to get what works for your business.

Here is the link to download Best Practices for Claims Intake: https://www.rims.org/RiskKnowledge/RiskKnowledgeMain.aspx?article_key=51E3A02E-0888-4448-BF7F-09AE5FADF834&utm_source=Informz&utm_medium=Email&utm_campaign=Campaign
Checkers, anyone? Popular with adults and kids alike, checkers can now even be played on a smartphone. The game has been around a long time, providing enjoyment for players all over the world. Here are some facts about checkers.

- The game of checkers is called "draughts" in many countries. It comes from an old game called Alquerque.

- Scholars believe the modern game evolved from a similar game played in ancient Egypt, Rome, Greece and India. The game used two sets of round flat pieces in different colors. It was played on a 5 x 5 grid. There were ten pieces per side, and the object was to capture all the opposing pieces.

- In 1535, the rule that you had to jump when presented with a jump opportunity was added to the game.

- The next development towards modern checkers is thought to have come from southern France. The rules and pieces of Alquerque were expanded to be played on an 8 x 8 chess board. The game was called Fierges.

- By the 16th century, variants of the game were many, and one of these was the ‘forced capture’ variant, where a player had to capture an opponent’s piece instead of making a different move. This variant became known as Jeu Force.

- The game of Jeu Force was taken to England where it was called draughts, and finally to North America where it was called checkers.

- The USA currently dominates the game of checkers, and many of the strongest players are in their 60s and 70s. England seems to be coming on strong, with some younger players.

- There are international tournaments for both checkers/draughts and international draughts. The first tournament for English Draughts occurred in 1847.

- There are many variants of the game around the world today, but Chinese Checkers is not one of them. The game has nothing to do with China; it originated in Germany. The game was put on the market in the early 1900s and was called Chinese Checkers to capitalize on the familiarity with checkers and to give the game an Asian flavor as a marketing ploy.

- Marion Tinsley, PhD, who died in 1995, was widely considered the greatest checker player in history. Over a 67-year period, in tournaments and individual matches, he lost only 22 games, many of those in his younger years.

- Chess can be played on the same game board as checkers.

Source: [https://www.factbuddies.com/2013/10/fun-facts-checkers.html](https://www.factbuddies.com/2013/10/fun-facts-checkers.html)
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

OCRIMS Calendar

December 11, 2018
OCRIMS HOLIDAY GALA
'Tis the Season to Mingle with Peers
Location: The Center Club in Costa Mesa
See details in this newsletter

January, 2019
OCRIMS MONTHLY LUNCH MEETING
Workers’ Compensation Update
Stay tuned for more details

HAPPY THANKSGIVING
Risk and Insurance Management Society, Inc. - Orange County Chapter

Officers

President
Gordon Adams

Vice President
Diana Rich
Foundation Building Materials, LLC
(714)460-4841

Treasurer
Austin Mitchell
AccentCare Inc.
(909)824-6032

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

Past President
Al Gorski
OCTA
(714)560-5817

RIMS Delegate
Cristin McAllister
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MaryAnn Boice-Ceja
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(909)295-6038

Marisa Cernosek
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(949)760-4323

Tracey Matthews
City of Anaheim
(714)765-4466

Zareen Morrison
H & S Ventures
(949)760-4315

Chris Taylor
UCI
(949)824-8772

Annamaria Vasquez
WKS Restaurant Group
(562)364-7336

Committees

Bylaws
Tracey Matthews (see “Directors” above)

Chapter Recognition,
Community Outreach
Chris Taylor (see “Directors” above)

Education
Zareen Morrison (see “Directors” above)

Employment
Arpi Rubenyan
C.J. Segerstrom & Sons
(714)438-3277

Event Planning
Marisa Cernosek (see “Directors” at left)

Finance
MaryAnn Boice-Ceja (see “Directors”)

Golf
Rosie Partida
Risk Management America

Legislative
Diana Rich (see “Vice President”)

Membership
Diana Rich (see “Vice President”)

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

Nominating

Webmaster
Vaughn Shelton (see “Newsletter” above)

DON’T FORGET!

DECEMBER 11TH – OCRIMS HOLIDAY GALA