President’s Message
by Gordon Adams

The Season of the Witch will soon be upon us, and all of the little ghouls and goblins will be roaming our streets and neighborhoods in search of candy and mischief. I always think of Halloween as the gateway to our holiday season, and thus I view it with both joy and trepidation. Please don’t misconstrue my meaning: I’ve always enjoyed the holidays, but they certainly come with a goodly dose of stress, hustle, bustle and last-minute preparation. I know, good risk management says that I should start early and plan ahead, but honestly, how many of you can truthfully say you make such preparations? Regardless, have a very happy Halloween, be mindful of children on the streets, and if you have the time, be sure to see Bette Midler at her best in the Halloween movie “Hocus Pocus.”

Those of you who were able to join us for the Chapter’s Risk Managers Only meeting enjoyed a lively discussion and good food at our initial event at The Center Club. Close to 30 risk managers were in attendance – including two from the LA Chapter. Topics discussed included: certificate of insurance tracking and retention, more frequent and higher cost liability claims, captive insurance company use and formation, and what the chapter can do to facilitate attendance at monthly meetings and events. Things under consideration for future chapter meetings include: industry tables at meetings, a second Risk Managers Only meeting, occasional breakfast meetings, and presentations that include a risk manager as a speaker with examples and/or case studies.

The Center Club proved to be an excellent meeting site. It’s centrally located and provides easy parking, and the room was comfortable and modern. Looking out the windows at the pools, fountains and foliage was also quite relaxing. I would like to advise that this year’s Christmas Gala will also be held at The Center Club. We’re told the venue really decks the halls for the holidays, so please note December 11th on your calendar and plan to attend.

Next month’s meeting presentation will be a “Cornucopia o’ Coverages.” We’ll have presentations on some of the lesser known (exotic) types of insurance. Specific types of insurance are still in discussion, but you might well hear about such coverage as jewelers block, bailee, bonds, inland marine, and railroad protective. These are lines most of us seldom run across, but when we do it’s important we have at least a working knowledge of them.

Again, have a very happy Halloween, and I look forward to seeing you at the next chapter meeting.

Sincerely, Gordon Adams

TUESDAY, NOVEMBER 13TH:
OCRIMS MONTHLY LUNCH MEETING
CORNUCOPIA O’ COVERAGES

Link to register: https://events.r20.constantcontact.com/register/eventReg?oeidk=a07efrqawvea8c7d30&oseq=&c=&ch=

See details on the following pages
Tuesday, November 13, 2018
OCRIMS Monthly Lunch Meeting

CORNUCOPIA O’ COVERAGES

Speakers: A select group of speakers from area brokers
Time:  11:30 a.m. – Social Gathering/Reception    Noon – Lunch    12:40 p.m. – Program    1:30 p.m. – Adjourn
Where: Orange Hill Restaurant, 6410 E. Chapman in Orange
Cost:  $25 for members, $50 for nonmembers with reservation by 4:00 p.m. on Thurs., Nov. 8th
       $50 for late reservations/walk-ins. (Walk-ins are not guaranteed a meal.)

Online registration is now available for Chapter events!
Click the following link to go to the registration page, where you can enter your contact information and select the payment method.
Want to go to the head of the line? Pay online, and bring your receipt.
https://events.r20.constantcontact.com/register/eventReg?oeidk=a07efrqaowvea8c7d30&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.

Join us on November 13th for the Cornucopia o’ Coverages, a look at the bounty of insurance programs available to cover even the most obscure of risks. Our presenters are subject-matter experts from our area's brokers, with a fast-paced look at the abundance of little-known policies.

MEET THE RISK MANAGERS OF OCRIMS

October 29th     5:30 – 7:30 p.m.

Gamma Iota Sigma (GIS) of Cal State Fullerton presents “Meet the Risk Managers of OCRIMS,” including a Japanese-themed reception with tea and light appetizers and a Q&A with GIS members. Stay tuned for details!

RISK MANAGERS ONLY MEETING - RECAP

The October chapter meeting was for risk managers only, something we try to do once or twice a year to stay relevant with our members and the Orange County risk management community.

Twenty-nine risk management professionals met at The Center Club in Costa Mesa for an engaging and interactive discussion on topics ranging from trends in liability settlements to managing certificates of insurance to captive insurance programs to claims administration. During introductions, each attendee offered a few words about what RIMS and OCRIMS has done for them individually, and what each would like to see in the future. This input was welcomed by the Board and will help guide the direction of the Chapter in fulfilling its mission of “Advancing Education, Communication and Professionalism in the Risk Management Community.”
Coastal Cleanup Day is a day of action to protect our oceans and wildlife from trash and debris. This massive volunteer effort has quite an impact on many of our local natural habitats and communities, but it doesn’t take place just in California, rather it’s a worldwide event.

September 15th, 2018, marked the 34th year that California participated in Coastal Cleanup Day. Our OCRIMS volunteers joined thousands of other individuals in donating their time to clean up beaches in California. The OCRIMS crew assisted in the effort at one of Orange County’s most beautiful beaches, Crystal Cove. The Chapter provided garbage bags and disposable gloves for the volunteers. It was easy for OCRIMS to register and organize the participants for what is considered the state’s largest volunteer event. The Coastal Cleanup Commission created a checklist that each volunteer filled out to provide an inventory of the overall cleanup effort, including the type of trash and quantity.

Our volunteers were of all ages and enjoyed typical Orange County sunny weather and mid-70s temperatures, along with beautiful blue water. Before getting to work, the volunteer crew gathered for coffee and light breakfast treats, and received bottled water for the cleanup.

At the end of each person’s cleanup efforts, trash was weighed and collected. According to statewide statistics gathered from Coastal Cleanup Day, more than 53,000 volunteers collectively picked up more than 700,000 pounds of trash and more than 36,000 pounds of recyclable materials, totaling more than 400 tons.

The Coastal Commission continues to highlight the damage that trash causes to California’s wildlife, economy, and human health. According to past cleanup data, more than three-quarters of trash collected is composed of plastic, a material that never completely biodegrades and has numerous harmful consequences in the environment. Plastic debris can kill wildlife, leach toxins into the environment, and even introduce them into the food chain.

A special thanks to our OCRIMS members and their loved ones for coming out to help in this meaningful effort to conserve our beautiful coasts and wildlife!
CALIFORNIA COASTAL CLEANUP – IN PICTURES
OCRIMS/CPCU JOINT CASINO NIGHT FUNDRAISER

On September 27th, OCRIMS and the Orange Empire Chapter of the Chartered Property Casualty Underwriter (CPCU) Society hosted a first-ever joint fundraising event at Bourbon Street in historic Downtown Fullerton, and what a night it was! The event featured a New Orleans theme with professional blackjack, craps, and roulette tables. Oh, and for those that wanted it, there was delicious BBQ along with Mardi Gras bead ensembles that would have put Mr. T to shame with respect to bling. In the spirit of the festivities, several raffles were held throughout the night, and some lucky attendees walked away with fine wine and gift cards. The setting and mood couldn’t have been more perfect, as the pictures show.

Thanks to our generous host, participants, and the societies involved, we were able to raise more than $1,500 in proceeds for the Fullerton Cares Autism Foundation, which was founded with the vision of raising awareness and acceptance for autism in the Fullerton community. More importantly, these proceeds went directly towards benefiting programs in the Fullerton School District that support and sustain autism and special needs programs. OCRIMS and CPCU sincerely want to thank everyone involved for making this such a wonderful event for such a worthy cause!

Here’s the website to learn more about the Fullerton Cares Autism Foundation: [http://fullertoncares.com/](http://fullertoncares.com/)
OCRIMS/CPCU JOINT CASINO NIGHT FUNDRAISER
CPCU ALL INDUSTRY DAY

TUESDAY, NOVEMBER 6, 2018
SPORTSMEN’S LODGE
STUDIO CITY, CA
7:00 a.m. – 3:00 p.m

Morning

Informative, Topical and Entertaining Seminars

NICB – Fraud Agent Doreen Sanchez
CLAIM ANALYTICS & BIG DATA – Dan Shoham, PhD of Farmers Insurance and Tori Pinckney of Farmers Insurance
REINSURANCE- Todd Hess, Swiss Re and Dan McElvany, Farmers Insurance
SUBROGATION ARISING FROM THE 9/11 TERRORIST ATTACK – MILLION DOLLAR LESSONS FROM A BILLION DOLLAR CASE - Steve Badger

ROUND TABLE

Industry Exhibitor Booths

Luncheon

Recognition of Event Sponsors & Exhibitors

Recognition of New CPCU Designees

Recognition of Rie Sharp Award for Insurance Professional of the Year

Keynote Luncheon Speaker:

Tim Felks, Senior Vice President and Head of Property Claims, Farmers Insurance

FIVE WAYS TO RUIN YOUR CAREER

After Lunch

Prize Drawings

Please visit the Los Angeles or El Camino CPCU Chapter website for more information and registration.

REGISTER NOW

• Los Angeles CPCU Website I-Day Information

• https://caelcamino.cpcusociety.org/meetings-events/save-date-73nd-annual-los-angeles-area-cpcu-i-day
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 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. Specific job duties will include developing business plans and programs that ensure and enforce compliance with laws, codes, policies, and procedures. The Director will be responsible for purchasing insurance coverage and negotiating the terms and cost of coverage. To apply for this position, use the following link: https://www.governmentjobs.com/careers/cccd/jobs/2166492/director-risk-services

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%0AVr8fwandelivst=Job%20Board&_ivst=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://cbcal.hrmdirect.com/employment/job-opening.php?req=882057&&#job

SENIOR RISK CONTROL CONSULTANT—Liberty Mutual Insurance in Los Angeles is looking to hire a Senior Risk Control Consultant to provide loss-prevention consulting for a broad range of products/services. The person who assumes this position will be responsible for extensive research, data collection, and evaluation and analysis to make recommendations to control source of risk, loss and/or costs. To apply for this position, use the following link: https://www.jobs.libertymutualgroup.com/job/los-angeles/senior-risk-control-consultant-national-insurance/685/9055158

VICE PRESIDENT, RISK MANAGEMENT—Prospect Medical Holdings in Los Angeles is looking to hire a Vice President of Risk Management to lead the coordination and development of system-wide initiatives and risk mitigation strategies designed to reduce medical error and improve patient safety as a means of reducing the total cost of risk. The person who assumes this position will be responsible for Workplace Violence Prevention Programs and emergency-preparedness activities, as well as for updating regulatory policies and procedures and for implementing and maintaining a Risk Management Information System. To apply for this position, use the following link: https://pmh.com/executive-positions/
OCRIMS WELCOMES NEW MEMBERS

Our Chapter is quite pleased to welcome the following new members. We look forward to seeing you at our future events and luncheons.

**Professional Membership**

- **Russell Carney**, Human Resources Generalist for the California Fish Grill, LLC.
- **Maria Raspanti**, Director of Human Resources for the California Fish Grill, LLC.
- **Tassie Hall**, Director of Treasury & Risk for Confie.
- **Scott Plosker**, AVP/ Risk Management for UNIFY Financial Credit Union.
- **Jody Van Leuven**, Risk Management Dept. of California State University, Long Beach.

**Associate of the Society Membership**

- **Mark Plager**, Esq., Attorney for Plager Schack, LLP.

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**New White Paper**

**BILL REVIEW HEALTH CHECK: THE HIDDEN COST OF COMPLACENCY**

Is your bill review program running on autopilot, missing opportunities for program synergies, causing you to lose out on additional savings? Are you working with a vendor that’s merely competent or one that is a true strategic partner?

The new eBook, *Bill Review Health Check: The Hidden Cost of Complacency*, gives you the tools you need to assess your vendor’s ability to:

- Optimize your medical costs and outcomes.
- Reduce compliance risk.
- Use technology strategically to improve program performance.
- Reduce administrative burden on claims handlers.

To guide you through the process, each section includes a diagnostic checklist to help you perform a thorough assessment of your bill review vendor. Download this eBook to start assessing your bill review process and vendor effectiveness. Use the following link:

WHAT IS THE CALIFORNIA CONSUMER PRIVACY ACT?

by Ronald Camhi and Scott Lyon of Michelman & Robinson (https://www.mrllp.com/)

Following the European Union’s General Data Protection Regulation (GDPR), California recently jumped on the data privacy bandwagon when Gov. Jerry Brown signed the California Consumer Privacy Act into law in June. The new data privacy law—which was unanimously approved by the state legislature and is the strictest in the United States—is slated to go into effect Jan. 1, 2020. According to the Assembly Committee on Privacy and Consumer Protection, it gives Californians the right to know what personal information (PI) is being collected about them, whether their PI is being sold and to whom, the right to access their PI, the right to delete PI collected from them, and the right to opt-out to the sale of their PI. Further, children under 16 must actually opt in for their information to be sold.

The law faces opposition from dozens of business groups in the technology, retail, health, banking and entertainment sectors. However, the California legislature has approved an amendment, Senate Bill 1121, which purports to “clean up” the Consumer Privacy Act, make “a variety of technical corrections,” clarify the parameters for a private right of action, provide the attorney general with a six-month extension (until July 1, 2020) to write implementation regulations, and bar enforcement actions until July 1, 2020, or six months after the attorney general has published final regulations, whichever is earlier.

These changes do not go as far as many organizations had hoped, however. In an Aug. 6 letter to Sen. Bill Dodd, who introduced SB 1121 (which, as of this writing, awaits signature by Gov. Brown), entities including the California Chamber of Commerce, the Association of National Advertisers and the Motion Picture Association of America urged the legislature to make even more amendments to the statute. These include delaying implementation for an additional 12 months following the attorney general’s rulemaking process, substantially narrowing the definition of “personal information,” limiting the law’s protections to only those consumers whose information was obtained “as a result of the consumer’s purchase or use of a product or service for personal, family or household purposes,” and excluding employees’ personal information.

With more than a year until the Consumer Privacy Act’s current implementation date, it remains to be seen what further amendments will be proposed or passed. For the time being, these questions and answers should shed some light on the new regulation:

1. **To whom does the law apply?** Businesses that collect information from California residents and 1) have more than $25 million in annual gross revenue; 2) buy, receive, sell or share for commercial purposes the PI of 50,000 or more consumers, households or devices; and/or 3) derive 50% or more of their revenue from the sale of consumers’ PI.

*(article continues on next page)*
2. **What is the definition of personal information?** Anything that is capable of being associated, or could reasonably be directly or indirectly linked with a particular consumer or household, including identifiers such as a name, alias, postal address, unique personal identifier, online identifier internet protocol address, email address, account name, social security number, driver’s license number or passport number is considered PI. Of note, any identifying information not otherwise publicly available would not be protected by the law.

The Consumer Privacy Act, however, specifically does not restrict a business’s ability to “collect, use, retain, sell or disclose consumer information that is deidentified or in the aggregate consumer information,” as long as the business has implemented technical safeguards and business processes that prohibit reidentification and does not attempt to reidentify the information.

3. **What must companies disclose to California residents?** Companies must disclose the categories and specific pieces of personal information collected about any given consumer, the sources from which that information is collected, the purpose for collecting or selling PI, the categories of PI sold and the categories of third parties with whom the PI is shared.

4. **What are the opt-out requirements?** As referenced above, consumers can prohibit businesses from selling their personal information. To comply with this opt-out option, companies must conspicuously post their privacy policies online as well as provide a link that specifically reads, “Do Not Sell My Personal Information.”

The statute also prohibits businesses from discriminating against consumers who exercise their rights, such as refusing to sell to them or charging different rates for goods or services (unless the difference is reasonably related to the value provided to the consumer by the consumer’s data). The law does, however, allow businesses to offer financial incentives to consumers relating to the sale of their personal information.

5. **Who can bring suit under the California Consumer Privacy Act?** Unlike the proposed ballot initiative, the power to enforce the law almost exclusively rests with the state attorney general. However, in data breach cases where the attorney general declines to prosecute within 30 days of being notified of a consumer’s intent to bring suit, the consumer can proceed with an action. Companies must be given 30 days’ written notice and an opportunity to “cure” the noticed violation within that time period. Likewise, businesses will have 30 days to cure any violations after receiving notice of noncompliance from the state attorney general.

The other good news for California companies is that the law does not impose monumental fines such as those contemplated under the GDPR—the greater of €20 million or 4% of a business’s annual worldwide turnover. Instead, the Consumer Privacy Act permits consumers to recover the greater of up to $750 per violation or their actual damages. Where a business has intentionally violated the statute, the attorney general can also recover a civil penalty of up to $7,500 per violation.

The authors—Ronald Camhi and Scott Lyon—work for the law firm Michelman & Robinson. Based in Los Angeles with an office in Orange County, Michelman & Robinson is a go-to law firm for companies representing a broad range of business sectors. For more information about the firm, visit the website [https://www.mrllp.com/](https://www.mrllp.com/)
To continue delivering valuable risk management content in a variety of formats, RIMS has launched RIMSCast, the Society’s official podcast resource. RIMSCasts will address a range of global risk management topics, including industry trends, essential skills and capabilities, discussions with industry leaders, as well as Society updates.

“Risk professionals thrive on insight,” said RIMS CEO Mary Roth. “RIMSCast offers our global risk community access to the best and brightest minds in the field, highlighting the Society’s dynamic professional network. We are excited to deliver these thought-provoking, on-the-go conversations to our audience.”

Currently available RIMSCast episodes include:

- **Trends and Critical Components to the Risk Management Professional** with Goodell Award Winner Ward Ching
- **Risk Management Trends** with RIMS CEO Mary Roth
- **RIMSCast Live at RIMS Legislative Summit 2018** with Government Affairs Director Whitney Craig
- **Reputational Risk** with Nir Kossovsky
- **Florida Congressman Dennis Ross at the RIMS Legislative Summit** (Members-Only)

RIMSCast is available at [www.RIMS.org/RIMSCast](http://www.RIMS.org/RIMSCast). To submit podcast ideas and to learn about other contributed content opportunities, contact [content@RIMS.org](mailto:content@RIMS.org).

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**RIMS Legislative Summit Recap**

Read about the impact RIMS members had on Capitol Hill at this exclusive event.

With mounting global uncertainty and the accelerating pace of change impacting business on many levels, expectations for improved risk management and information reporting have significantly increased, according to RIMS’ new professional report “Communication with the C-Suite and Board: Visualizing Enterprise Risk Management Information.”

The RIMS report emphasizes enterprise risk management’s (ERM) ability to steer risk professionals through the challenging task of determining what information should be presented to decision-makers and how it should be communicated. Additionally, the report highlights the significance of an ERM program’s maturity, the systems for delivering risk information, as well as sources for monitoring and collecting risk intelligence.

The report is co-authored by Julie Cain, senior strategic advisor, information and technology risk management at the Educational Testing Service; Christine Novotny, ARM, RIMS-CRMP, manager risk and insurance for PeaceHealth; and David J. Young, lecturer at the Risk Management and Insurance Program, University of Colorado Denver Business School. The group also presented on this topic at RIMS 2018 Annual Conference & Exhibition in San Antonio.

The report notes that, “Ensuring that the most effective methods are used to inform senior management of critical ERM information is the surest path to organizational success, stability and resiliency.”

Communication with the C-Suite and Board professional report is currently available exclusively to RIMS members. To download the report, visit RIMS Risk Knowledge library at www.RIMS.org/RiskKnowledge. To learn about other RIMS publications, educational opportunities, conferences and resources, visit www.RIMS.org.

REGISTER NOW FOR WRC 2019!

RIMS Western Regional Conference
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
With many traditional insurance policies no longer responding to or outright excluding cyber events, risk professionals must understand their options to ensure the organization is protected when a data breach inevitably occurs, according to the newly released RIMS Professional Report titled, “A Guide to Cyber Insurance.”

The report provides a reference for risk professionals who are exploring options to effectively manage cyber risks that are uncovered or not addressed by the organization’s existing risk financing program. It addresses the cyber insurance application process, the procurement of insurance, the management of cyber claims, litigation strategies and other best practices to respond to cyber events.

“While cyber risk management policies are necessary for every organization, reducing a category of risk to zero is impossible. Cyber insurance can help cover the gaps between a robust risk management program and any remaining risks,” the report notes.

A Guide to Cyber Insurance is co-edited by Katherine J. Henry and Brendan W. Hogan from the law firm Bradley Arant Boult Cummings. Their fellow colleagues Dylan C. Black, A. Kate Margolis, G. Benjamin Milam and Emily M. Ruzic co-authored the report.

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

Upcoming RIMS Webinar

Cloud Computing: Opportunities, Challenges and Mitigation Measures for Organizations

October 25 | 5:00 am – 6:00 am Pacific Time

One of the most convenient and cost efficient ways for companies to store data is by using remote, shared servers located via the internet, better known as the “cloud.” But sometimes as technology gets smaller, risks can grow larger, and cloud computing is no exception.

This session will explore service and deployment models for cloud computing and its technical and business benefits. Additionally, it will shine a light on the challenges and opportunities faced by cloud security professionals and how IT consumerization drives cloud computing trends.

RIMS webinars are FREE for members. Non-members may attend for only $50. All webinars are also available on-demand for one year for registered participants.

Earn RIMS-CRMP credit. Each hour of a webinar is eligible for one point towards RIMS-CRMP recertification.
FIRST NATIONWIDE WIRELESS EMERGENCY ALERT TESTED

by Justin Smulison

For many mobile users in America, their afternoon coffee break on October 3\textsuperscript{rd} may have been met with an additional buzz.

The Federal Emergency Management Agency (FEMA) officials sent a test of the first-ever Presidential alert at 2:18 p.m. (EST) to nearly 225 million mobile devices in the United States. The alert would be used in the event of a major national emergency, and the test assesses the President’s ability to send a message to the American people within 10 minutes of a disaster.

The message sounded like an AMBER Alert with a message that read:

	extit{Presidential Alert.}

	extit{THIS IS A TEST of the National Wireless Emergency Alert System. No action is needed.}

During a White House press briefing just an hour before the message was sent, White House Press Secretary Sarah Huckabee Sanders said the overall test would “assess the operational readiness of the infrastructure for distribution of a national message and determine whether technological improvements are needed.”

FEMA officials had previously said the test was expected to last about a half-hour, so some people may have received it at different times, with about 75 percent of all wireless users projected to receive the alert.

FEMA is required to conduct a nationwide test of its public alert systems no less than once every three years under the Integrated Public Alert and Warning System Modernization Act of 2015 (IPAWS). October 3\textsuperscript{rd} was the backup day for the test, which was originally scheduled for Sept. 20\textsuperscript{th} but delayed due to ongoing Hurricane Florence recovery efforts.

FEMA recently listed some “need-to-know” information about wireless emergency alerts (WEAs) that businesses can pass on to employees:

- WEAs can be sent by state and local public safety officials, the National Weather Service, the National Center for Missing and Exploited Children, and the President of the United States.
- WEAs can be issued for three alert categories – imminent threat, AMBER, and presidential.
- WEAs look like text messages but are designed to get your attention and alert you with a unique sound and vibration, both repeated twice.
- WEAs are no more than 90 characters, and will include the type and time of the alert, any action you should take, as well as the agency issuing the alert.
- WEAs are not affected by network congestion and will not disrupt texts, calls, or data sessions that are in progress.
- Mobile users are not charged for receiving WEAs and there is no need to subscribe.
Risk management, as a discipline, continues to evolve due to several internal and external factors, including increased competition, frequency and severity of natural disasters, political pressures and emerging issues, to name a few. As a result, there’s an increased opportunity for risk professionals to expand their roles, enhance enterprise value, and have a “seat at the table.”

During the session, Advancing Risk Management: Having a Seat at the Table, the speakers will discuss winning strategies on how you can incorporate risk management into decision making. View the agenda for more details: https://www.rims.org/ERMConf/2018/Pages/Agenda.aspx

Speakers:
Laura Cisi, Director, Global Risk Management, The Clorox Company
Soraya Wright, Founder & CEO, SMW Risk Management Consulting LLC.

To view the full list of speakers, click this link: https://www.rims.org/ERMConf/2018/Pages/Speakers.aspx

Register now and secure your seat at the RIMS ERM Conference from October 29-30 in Montréal!
RIMS will honor outstanding individuals and chapters for their achievements at RIMS 2019 Annual Conference & Exhibition, taking place April 28-May 1 in Boston. If you know someone who deserves to be recognized, submit an award nomination.

Recognize achievement in these categories:

- **Harry and Dorothy Goodell Award**
  RIMS lifetime achievement award.

- **Ron Judd “Heart of RIMS” Award**
  For keeping the local chapter vibrant and resilient.

- **Richard W. Bland Memorial Award**
  For outstanding performance in risk management legislation or regulation.

- **Enhancing Chapter Outcomes (EChO) Awards Program**
  Recognizes chapters for exceptional strategic planning and achievement of goals.

- **Rising Star Award**
  For recognition of individuals who have demonstrated exceptional accomplishments early in their career.

- **Ambassadors Group**
  For individual recognition of extraordinary service to the Society.

- **Risk Management Hall of Fame**
  For those who have made exceptional contributions to advancing the risk management discipline.

Visit [www.RIMS.org/Awards](http://www.RIMS.org/Awards) for detailed information and to submit nominations.

The nomination deadline is January 4, 2019 at 5:00pm EST.
M&M’s FACTS

Halloween is fast approaching, and M&M’s are a favorite candy for the occasion. While you’ve probably eaten your share of M&M’s, it’s not too likely that you have thought much about them beyond the taste. So, here are some facts.

M&M’s were invented by Forrest Mars, inspired by a lentil-shaped candy he saw soldiers eating during a visit behind the lines in the Spanish Civil War. Forrest developed a manufacturing process for M&M’s, patented it, and in 1941 began making them out of a factory in Newark, New Jersey.

M&M’s are named after the Mars and Murrie families. Before Hershey and Mars became rivals, William Murrie’s company, Hershey, supplied the chocolate used to make M&M’s.

The original candy had a milk chocolate filling which, upon introducing other variations, was branded as the “plain” variety. “Peanut” M&M’s were the first variation to be introduced; that was in 1954. Since then, numerous other variations have been introduced.

The company’s first big customer was the U.S. army, which saw the invention as a way to allow soldiers to carry chocolate in tropical climates without it melting.

M&M’s originally came in five different colors: red, orange, yellow, green and violet. The signature “M” wasn’t stamped on the candies until 1950. The letter was first printed on the candy in black ink until 1954, when it was changed to white.

The famous slogan “The milk chocolate that melts in your mouth, not in your hand” and the M&M’s brand characters were trademarked in 1954.

In 1972, the colorful characters first appeared on packaging, helping with M&M’s brand awareness.

M&M’s Chocolate Candies became internationally available in the 1980s.

In 1991, Peanut Butter M&M’s were released. Pretzel M&M’s were released in 2010. MEGA M&M’s in both milk chocolate and peanut varieties were introduced in 2014.

In 2006, M&M’s became the official chocolate of the National Association for Stock Car Auto Racing (NASCAR). M&M’s are also the one of the many official food sponsors of the National Football League.

Over 400 million M&M’s are produced each day.

There have been many limited edition and holiday combination bags released in the market for consumption in different sizes and fillings. The Crispy variety, a limited edition from 1998, was brought back by popular demand and is now a part of the regular lineup.

Blue M&M’s weren’t always a thing. In 1995, a marketing event asked Americans to vote on a new color to appear in the traditional M&M’s Chocolate Candies mix. The winner was the color blue.

Source: https://spoonuniversity.com/lifestyle/28-sweet-facts-you-didn-t-know-about-m-ms
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 vaughnzz6r@gmail.com. Don’t be shy; we’d love to hear from you!

GET INVOLVED WITH OCRIMS IN 2018!

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

November 6, 2018
CPCU ALL INDUSTRY DAY
Informative, Entertaining, & Topical Seminars
Location: Sportsmen’s Lodge in Studio City

November 13, 2018
OCRIMS MONTHLY LUNCH MEETING
Cornucopia O’ Coverages
Location: Orange Hill Restaurant in Orange

December 11, 2018
OCRIMS HOLIDAY GALA
’Tis the Season to Mingle with Peers
Location: The Center Club in Costa Mesa

Happy Halloween
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  
Providence St. Joseph Health  
(949)381-4515

**Directors**

- MaryAnn Boice-Ceja  
  AccentCare Inc.  
  (909)295-6038
- Marisa Cernosek  
  H & S Ventures  
  (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)

**Executive Sponsorship**

**Finance**  
MaryAnn Boice-Ceja (see “Directors”)

**Golf**  
Rosie Partida  
Risk Management America

**Legislative**  
Diana Rich (see “Vice President”)

**Membership**

**Newsletter**  
Diana Rich (see “Vice President”)

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

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**DON’T FORGET!**

**NOVEMBER 13TH** – OCRIMS MONTHLY LUNCH MEETING
**DECEMBER 11TH** – OCRIMS HOLIDAY GALA

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http://www.ocrims.org