President’s Message
by Diana Rich

OMG, it’s almost Halloween! So much to do and so little time.

OCRIMS is looking ahead to 2020 with the upcoming election for the Board of Directors. Ballots have been sent to the primary professional deputy of each OCRIMS member. The Board consists of 12 members, each serving two-year terms (with six up for election in a given year). Officers are appointed by the board to service a one-year term as president VP, treasurer, secretary and past president. Six directors have been nominated this year: Arpi Rubenyan, Diana Rich, Jennifer Mauritzen, Karen Elsbury, Stewart Smith, and Victor Lopez.

I had the privilege of attending the WorkCompCentral Comp Laude® Awards and Gala in Huntington Beach from September 23-25. I am celebrating my 40th year in the insurance world, and so it is understandable that I have a lot of cynicism about the system. It seems my time is more absorbed in combatting fraud and malingering than it should be, and it is too easy to forget that workers’ compensation is a necessary social welfare system for those injured in the course and scope of employment. The Comp Laude® conference is a chance to remember that we have tremendous power to partner with all stakeholders and help use the tools we have to help injured workers.

The goals of the conference are to: (1) Learn how to collaborate for improved outcomes; (2) Connect and take networking to a different level; and (3) Aspire and celebrate what’s positive in the industry. All segments of the workers’ compensation community are represented and recognized, including attorneys, adjusters, insurance companies and medical providers, as well as employers and employees. I’m privileged to be on the Advisory Board. One of the most moving events was a panel presentation featuring three injured workers (and one’s spouse) sharing their tales of injury and recovery and the contributions of the many providers who made recovery possible. There were very few dry eyes in the audience as we listened to these tales of courage.

Let’s take advantage of the opportunities we are given every day to do good. I’m looking forward to seeing you at our November chapter meeting and at our December Holiday Gala.

Live long and prosper, Diana Rich

TUESDAY, NOVEMBER 12TH:
OCRIMS MONTHLY LUNCH MEETING
ARE STRUCTURED SETTLEMENTS STILL RELEVANT?
(USING STRUCTURED SETTLEMENTS TO CLOSE CLAIMS)

Speaker: Michael Zea, Managing Consultant of the Costa Mesa Office of Ringler Associates
Link to register: http://events.constantcontact.com/register/event?llr=kbpblmeah&oeidk=a07egnipirk78de5d25

See details on the following pages
Tuesday, November 12, 2019
OCRIMS Monthly Lunch Meeting

ARE STRUCTURED SETTLEMENTS STILL RELEVANT?

Speaker: Michael Zea, Managing Consultant of the Costa Mesa Office of Ringler Associates
Time: 11:30 a.m. – Social Gathering/Reception  Noon – Lunch  12:40 p.m. – Program  1:30 p.m. – Adjourn
Where: Center Club, 650 Town Center Drive, Costa Mesa
Cost: $25 for members, $50 for nonmembers with reservation by 4:00 p.m. on Thurs., Nov. 7th
$50 for late reservations/walk-ins. (Walk-ins are not guaranteed a meal.)

Online registration is now available for Chapter events!

Click the following link to go to the registration page, where you can enter your contact information and select the payment method.
Want to go to the head of the line? Pay online, and bring your receipt.
http://events.constantcontact.com/register/event?llr=kbpblmeab&oeidk=a07egniptkt78de5d25

Note: OCRIMS will send a follow-up email regarding registration to addresses pulled from the RIMS Message Center database, and your contact preferences must be set to “Yes” in the database to receive the announcement via email. If you’ve received this newsletter by direct email, you probably have your contact preferences set to “Yes” in the database, but if you want to make sure, follow the simple steps outlined under “OCRIMS Database Management System,” as indicated on the next to last page of the newsletter. Contact Zareen Morrison at (714)376-3756 with any questions regarding the registration process.

OCRIMS is excited about the November meeting!

This presentation will focus on the use of structured settlements as a negotiation tool to help settle claims through creative case analysis, planning and good communication with the goal of reducing the exposure or minimally, to work within the existing authority where demand exceeds it.

The presentation will touch on the following:
• The value structured settlements add to the settlement process.
• How settlement consultants can assist claim handlers by approaching settlement discussions from a needs-based approach.
• Giving whiteboard real-cost figures for life-care plans, future loss of income, home, educational needs, etc.

Michael Zea began his career with Ringler Associates in the Newport Beach office in 1996. He has been the Managing Consultant for the Costa Mesa office of Ringler from 2007 to the present. He is a Masters Certified Structured Settlement Specialist with more than 35 years of experience in structured settlements, claims and risk management. Mike specializes in settling workers’ compensation, products liability, general liability, wrongful death/survivor claims, mass tort, elder abuse, employment discrimination, maritime/longshore liability and medical malpractice personal injury matters. He testifies and participates in court proceedings, arbitrations and settlement conferences as a settlement advisor/expert and annuity specialist. Mike also analyzes Life Care Plans and vocational rehabilitation reports, and projects future loss of earnings claims and lifetime medical awards and judgments. Mike received his B.S. in Political Science with options/minors in Public Administration and Marketing from Cal State Long Beach. He has also completed certificate study programs and received the highest industry designation from Notre Dame.
The October lunch speaker was Bill Zachry, Risk Manager of the Year in 2014 while at Safeway, from which he retired in 2016. He is currently a senior fellow at The Sedgwick Institute and a member of the Board of Directors of State Compensation Insurance Fund.

In a presentation reminiscent of a Mark Twain lecture, Bill shared his experiences as a claims adjuster, insurance company vice president and workers’ compensation manager at Safeway, where he was then tapped to become risk manager. Bill related how he knew nothing about risk management but tapped into his broker resources by spending his hour-long morning commute on the phone with his casualty broker, and his afternoon commute with his property broker. He gave useful tips on the care and feeding of brokers and underwriters. He stressed the importance of self-promotion, sharing one technique of advising the C-suite - after catastrophes in the news such as the Fukuyama tsunami causing $40m in damage in Santa Cruz - how Safeway’s insurance program would have responded to protect the organization. Bill also talked about his role in several workers’ compensation reforms and stressed the importance of engagement in the legislative and regulatory processes.

We were pleased to welcome five students and graduates from Cal State Fullerton, along with over 40 other OC professionals. A big thanks to Bill for taking the time to share his wisdom!

The Comp Laude® awards were a pet project of David DiPaula, founder of WorkCompCentral, designed to change the narrative in workers’ compensation. The objectives of Comp Laude®:
(1) Learn how to collaborate for improved outcomes; (2) Connect and take networking to a different level; and (3) Aspire and celebrate what’s positive in the industry.

Gabriela Hubbard of Intercare, and a frequent attendee at OCRIMS meetings, was recognized as an industry leader.


Injured worker Billy Parker and OCRIMS President Diana Rich.
OCRIMS was well-represented at this year’s annual Insurance Day (iDay) at Cal State Fullerton. Featuring dozens of insurance-related organizations, including insurers, brokers, ancillary suppliers and professional organizations, an estimated 2,000 students were exposed to career opportunities relating to their majors, and given an unparalleled opportunity to network with seasoned professionals. Students were also given an opportunity to participate in mock interviews, and Caryn Siebert graciously contributed her time for this endeavor.

Many students are interested in intern opportunities. If your organization is looking for interns, you can contact:

Leah Young, CPCU, AMIM  
Career & Professional Development Advisor, California State University, Fullerton  
Mihaylo College of Business and Economics, 800 N. State College Blvd., SGMH-4280  
Fullerton, Ca. 92831  
T.:657.278.2045, C: 562.715.8084

The school also put together a resume booklet featuring students – if you are searching for a newly-minted emerging risk professional, contact Diana Rich diana.rich@fbmsales.com for a copy.

Thanks to our wonderful volunteers to make this a great day:
- Austin Mitchell, AccentCare
- Barrett Steward, Sedgwick [an OCRIMS Executive Sponsor]
- Caryn Siebert, Gallagher Bassett
- David Mockuks, All County
- Diana Rich, Foundation Building Materials
- Kimberly Nacler, Prime Healthcare
- Mark Maragay, Ventura Foods
- MaryAnn Boice-Ceja, AccentCare

SAVE THE DATE--
DECEMBER 4TH
OCRIMS HOLIDAY GALA
NOTICE OF ANNUAL MEETING OF MEMBERS

NOTICE IS HEREBY GIVEN that the Annual Meeting of Members of the Orange County Chapter of the Risk & Insurance Management Society (“OCRIMS”), will be held on Tuesday, November 12, 2019, at 12:00 noon, at the November Chapter Meeting, to be held at the Center Club, 650 Town Center Drive, at Segerstrom Center, Costa Mesa, for the purpose of electing six members of the Board of Directors and transacting such other business as may properly come before the Meeting.

Eligible members may attend the Meeting and vote in person or by electronic proxy. Votes will be taken at the meeting by voice vote. Members may also vote confidentially using this link -> https://www.surveymonkey.com/r/CFD9GJW

The individuals below have been nominated by the Board of Directors to serve two-year terms beginning January 1, 2020:

Diana Rich
Currently serving President of OCRIMS;
Foundation Building Materials

Karen Elsbury
Currently serving Treasurer of OCRIMS;
FSSI

Jennifer Mauritzen
Currently Serving Board Member;
Mazda North America

Arpi Rubenyan
Currently Serving Board Member;
CJ Segerstrom & Sons

Stewart Smith
Currently Serving Board Member;
Pacific Life Insurance Company

Victor Lopez
Currently Serving Board Member;
Albertsons Companies

OCRIMS is one of the more active chapters of a global nonprofit organization representing more than 3,500 industrial, service, nonprofit, charitable and government entities throughout the world. The volunteer efforts of our members to serve as officers and on the board is a key to the viability of OCRIMS.
The Southern California Joint Technical Symposium (JTS) was formed in the 1980s when two sections (Orange County and Southern California) of the American Industrial Hygiene Association (AIHA) held a joint meeting. Over the years, the JTS has featured a powerhouse of eminent environmental health and hygiene professionals willing to share their expertise with colleagues by providing short technical presentations. In 2005, the Orange County Chapter of the American Society of Safety Professionals (ASSP) joined the AIHA sections, and brought a new class of professional to the JTS: The Safety Pro. The JTS has grown organically and impressively to become the premier EHS Symposium of Southern California.

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

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

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

USE PROMO CODE “OCRIMS” FOR $25 OFF REGISTRATION.
THERE IS ALSO A MULTI-REGISTRANT (3+) DISCOUNT.
(MUST REGISTER ONLINE TOGETHER)

ADDITIONAL INFORMATION:
For overnight stays, there is a DoubleTree next door to the Carson Event Center.
For general questions contact Zak Islam at (925)726-8881, JTSOCASSP@gmail.com.
For questions about exhibiting or sponsoring, contact Tom Jordan (714)612-2188.
EMPLOYMENT OPPORTUNITIES

OCRIMS is happy to list employment opportunities that are of interest to professionals involved in the field of risk management. To save space in the newsletter, we provide a summary description and a link to the full job description.

DIRECTOR, ENTERPRISE RISK MANAGEMENT—Ventura Foods in Brea is looking to hire a Director of Enterprise Risk Management to be responsible for the leadership, governance and innovation of the Company’s Enterprise Risk Management (ERM) program, including the ongoing identification, evaluation, mitigation and management of financial, operational and strategic risk. The position partners with cross-functional leaders to ensure that risk mitigation action plans are developed, implemented and maintained, as well as provides ongoing risk assessment and mitigation updates to senior leadership. To apply for this position, use the following link: https://jobs.venturafoods.com/job/Brea-Director%2C-Enterprise-Risk-Management-CA-92821/592529600/?feedId=275100&utm_source=Indeed&utm_campaign=Ventura_Indeed

MANAGER OF CONSTRUCTION INSURANCE—Lennar Homes in Irvine is looking to hire a Manager of Construction Insurance to be responsible for placing project-specific insurance programs for home and apartment building activities, including land development, vertical construction, and habitational risk (as to multi-family divisions). The person who assumes this position will also track individual insurance programs for renewals, and review and analyze operating agreements to ensure compliance with insurance requirements. Additional duties will include gathering, tracking, and coordinating underwriting information from business teams for policy placements. To apply for this position, use the following link: https://careers.lennar.com/en-US/job/manager-of-construction-insurance/J3N3J66JBLP1YN8SSW

MANAGER OF RISK MANAGEMENT—In-N-Out Burger, based in Irvine, is looking to hire a Manager of Risk Management to manage insurance programs, prepare loss analyses and budgets, identify exposures, recommend solutions, manage and promote safety/loss prevention programs, update and monitor compliance with insurance and risk management procedures, and supervise seven risk management associates. Specific responsibilities will include claims management involving workers’ compensation, general liability, and property and auto coverages. The person who assumes this position will also develop and implement procedures or corrective actions targeting current areas of concern in order to reduce the frequency and severity of risk activity. To apply for this position, use the following link: https://cta.cadienttalent.com/index.jsp?POSTING_ID=90801785589&locale=en_US&SRCSEQ=postingSearchResults&SEQ=jobDetails&applicationName=InNOutBurgerReqExt

GROUP MANAGER, RISK MANAGEMENT—Yamaha is looking to hire a Group Manager, Risk Management to help manage the credit and operational risk exposure of Yamaha Motor Finance, to include leading the development and management of a risk management framework for both retail and wholesale departments. Specific job duties will include conducting comprehensive analyses to assess levels of credit risk and summarizing results with opinions and recommendations for actions. To apply for this position, use the following link: https://chm.tbe.taleo.net/chm01/ats/careers/v2/viewRequisition?org=YAMAHAMOTOR&cws=38&rid=1475
THE MOST COMMON CYBER CLAIM

by Adam Jacobson

Business email compromise (BEC) became the most common incident in cyber insurance claims in 2018 (23% of all claims), overtaking ransomware and data breaches, according to AIG. In BEC schemes, an attacker sends the victim a phishing email that usually either contains a malicious link or attachment that allows the attacker to access the victim’s inbox or download malware, or imitates a fellow employee (often in the finance department or management) asking the victim to conduct a business transaction, most likely a money transfer to the attacker’s account.

The number of BEC-related cyber insurance claims has risen 11% since 2017, which reflects the need to more effectively train staff to recognize social engineering scams. “We’re still seeing a surprisingly high level of these forms of fraud being perpetrated and some are affecting quite large and sophisticated clients,” said Mark Camillo, head of cyber for Europe, Middle East & Africa at AIG. “You may think that every CFO at a large company would know about this by now, but it’s still happening.”

RIMS WORKSHOP: ENTERPRISE RISK MANAGEMENT

October 21st    Los Angeles    9:00 AM - 4:30 PM

This workshop is designed for the risk manager who wants to understand the value a successful enterprise risk management (ERM) program can bring to an organization. Case studies, hands on exercises and an ERM Action Planner are used throughout the workshop to bridge the gap between ERM theory and practice.

Learn from the experience of your peers as you discuss strategies and challenges for implementing a successful ERM program. This workshop is based on the Enterprise Risk Management (must be purchased separately) textbook published by the Institutes, which is optional reading for the workshop.

Location:
The Line Hotel, 3515 Wilshire Blvd.

Registration Fee:
RIMS Member   $ 1,175
Non-Member $ 1,575

Instructor:

Erin Sedor is the owner of Black Fox Strategy, a specialized executive consulting practice based on the philosophy that organizational success and sustainability are best achieved through integrated strategy, risk and resilience capabilities. Having built a 25-year career in directing and implementing strategic planning, enterprise risk, and business continuity programs, Erin now translates that experience into meaningful programs for her clients.
NEW WHITE PAPER: DUE DILIGENCE CHECKLIST

Need to be a due diligence expert or want to vet your current process against best practices? The *Due Diligence Checklist* will help get the job done.

Most online due diligence checklists are incomplete or have a very narrowly defined scope—making them irrelevant to your specific situation. This LexisNexis sponsored White Paper takes a different approach, so you’ll learn:

- What questions you need to ask yourself when entering into a new business relationship.
- When to start a due diligence investigation.
- What risks you should consider when entering into a third-party business relationship.
- Whether a simple due diligence inquiry is sufficient or an enhanced due diligence investigation is recommended.
- Which tools are suitable for your type of due diligence assessment.

Get your due diligence checklist now.

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

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Submit your nomination for Risk Manager of the Year.

Part I Nomination Forms due November 13

RIMS is now accepting nominations for Risk Manager of the Year. This prestigious award recognizes outstanding performance in the practice of risk management, and will be presented at the RIMS 2020 Annual Conference & Exhibition in Denver, May 3-6.

SUBMIT A NOMINATION

For any inquiries related to the Risk Manager of the Year nomination process, please contact CST@RIMS.org.
RIMS ACHIEVEMENT AWARDS

RIMS will honor outstanding individuals and chapters for their achievements at RIMS 2020 Annual Conference & Exhibition, taking place May 3-6 in Denver.

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.

- **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 6, 2020 at 5:00pm EST.
While executives overwhelmingly view risk management as a highly valuable business function, only 32 percent surveyed in the newly released RIMS Risk Management Talent 2025 Report confidently believe their risk management teams are prepared to meet future challenges. The report is a joint initiative of RIMS, Chubb, The Hartford, and Willis Towers Watson.

The RIMS Risk Management Talent 2025 Report aims to provide a better understanding of who comprises the profession today and where skills and experience can be strengthened. Additionally, the report highlights opportunities for building a talented pipeline of risk management professionals who are ready to deliver exceptional results that support growth and innovation for years to come.

Other key findings from the report include:

- 92% believe that a diversity of perspectives is vital to risk management decision-making today, as well as by 2025;
- 94% agreed that new skills will need to be developed to meet business challenges by 2025;
- Only 16% agreed that there will be a sufficient number of risk management graduates to meet 2025 demands;
- 92% agreed that universities must substantially alter their curricula to meet future risk management challenges;
- 78% of risk management professionals anticipate that functions such as IT and supply chain will also incorporate risk goals in five years.

Data analyzed in the RIMS Risk Management 2025 Report was generated in a survey administered by RIMS, Chubb, The Hartford and Willis Towers Watson. More than 1,170 surveys were completed, 845 were by risk management professionals. To download the RIMS Risk Management 2025 Talent Report, visit www.RIMS.org/RMTalent2025Report.
GETReady FOR RENEWAL SEASON!

Want to know how your insurance programs compares to the industry? The RIMS 2019 Benchmark Survey has the answers. Be prepared when it comes time to renew your insurance policies—purchase the Survey and know how much coverage companies are buying, and what they are paying for that coverage.

The RIMS Benchmark Survey is a single source of benchmark statistics with industry data from more than 20,000 insurance programs from 600 organizations—including the programs of more than 50% of the Fortune 500 companies. It offers risk managers, insurance brokers and underwriters the first and only real-time window into the commercial insurance market—unbiased by brokers or insurers involved.

WHY DO YOU WANT THE 2019 RIMS BENCHMARK SURVEY?

The survey answers the questions you can’t find anywhere else:

- How does the price I’m paying compare?
- Am I buying the right amount of insurance?
- What are others buying that I’m not?
- Who’s writing the most of a specific type of coverage?

Purchase your copy of the leading reference source for risk management professionals and get your questions answered. For more information visit http://www.rims.org/resources/benchmark-survey

RIMS is now collecting data for the 2020 Benchmark Survey. Submit your data and get next year’s survey for free! http://www.rims.org/resources/benchmark-survey
At next month’s RIMS ERM Conference 2019, the opening keynote speaker will be Gretchen Anderson, director of the Katzenbach Center at PwC and co-author of The Critical Few: Energize Your Company’s Culture by Choosing What Really Matters. Her address will aim to provide risk professionals with a playbook for successful enterprise-wide culture change. She recently sat down for a Q&A, discussing the relationship between culture and productivity and the role of risk management in helping drive change.

Many companies have hired you to help them institute culture changes. What are some unrealistic goals you encounter?

Gretchen Anderson: The unrealistic goals that we hear about when we’re talking about culture change often have to do with speed and type. Regarding speed, the mistake I often hear leaders make is when they say something like: ‘I need my company’s whole culture to change by a deadline.’ That could be in time for them to roll out a new operating model or in time for a new CEO who’s about to take charge. And I tell them it takes much longer than they think it will take. Nevertheless, there are ways you can think about speeding that up as long as you accept that you’re working on a timeframe of years, and not months. The other unrealistic goal is thinking you can implant another organization’s culture into yours. You can’t just copy another culture and expect that to spark innovation. Think of an enterprise as an organism that has to adapt or reject new tissue; an idea will be rejected if it doesn’t line up with the ways that people already like to work.

Is culture change easier for smaller or larger enterprises?

GA: A small company has the ability to test and learn really quickly, especially if they need to shift the culture into one where its people can work more virtually or even where they hold meetings more effectively. Small organizations have the advantage of moving quickly but they don’t have as much evidence and data points later, and so they don’t always see the cumulative effects over time simply because they have comparatively fewer employees than larger enterprises.

What are the top factors/traits you have noticed that companies possessed when implementing a successful culture change?

GA: Everything about a cultural evolution involves taking it out of the realm of faith and bringing it into the realm of proof. It can’t just be about people liking their work better, organizations [need to get] people to really understand how their behaviors, habits, norms and way of working are going to help their business be successful.

(Q&A continues on next page)
As a consultant, what has your experience with risk professionals been like?

GA: The people in risk management are such careful observers of the way that we work, the way that work gets done and what people can bring to a solution. I think their voice needs to be really strong to facilitate a discussion about how culture supports the business.

One of the key takeaways from the 2018 ERM Conference was that risk managers need to earn their seat at the table, but they can also be the drivers of culture change. Which do you think should come first?

GA: I would absolutely say a seat at the table has to come first. Once risk managers earn that seat, they can track how effective the change is and then that becomes the case for further change. I think it’s really authentic to act your way into a new way of thinking because it acknowledges there’s always a level of experimentation and proof in trying to evolve your behavior.

For Anderson’s full interview and a deeper dive into culture change, click the following link to check out her episode of RIMScast:

RIMS ERM Conference is the premier enterprise risk management event offering valuable interaction with experienced speakers, relevant and practical presentations and knowledge sharing opportunities with your peers. Attendees of the conference will gain new strategies to take risk management to the next level. As risk management grows and gains visibility, the connections you make will help you advance your organization and your career.
Over the past two decades, the concept and practice of risk management has grown and matured significantly. However, various organizations, speakers and authors have offered different and sometimes conflicting interpretations of cornerstones of the risk management practice. With so much depending on internal controls, ERM and strategic risk management, professionals and executives could use some clarity on the value of risk management.

Learn strategies to effectively deliver maximum stakeholder value enterprise-wide during the session, From Risk Management to Value Management at the RIMS ERM Conference 2019 from November 4 – 5 in New Orleans.

Featured speaker Dr. Douglas Webster has served as the CFO of both the US Department of Labor and the US Department of Education. His federal career experience also includes serving as the Deputy Director of the Department of Defense's Business Transformation Agency, and Director of Risk Management at the US Agency for International Development (USAID).

Post-Conference: RIMS-CRMP Prep Workshop
Anyone interested in obtaining the RIMS-CRMP certification is invited to attend a post-conference workshop with Dr. Joseph Milan from November 6 – 7. This course will review the background and benefits of the certification as well as the core competencies of a risk professional. Reduced rates are available for members. Use the following link for more information. https://www.rims.org//education/in-person-learning/workshops/rims-crmmp-prep-workshop?ID=05fb2e29-314e-41d0-8479-657946790b5f

RIMS ONLINE COURSE: INTRODUCTION TO CYBER RISK AND DATA SECURITY

This online course is designed for the participant to acquire an introductory understanding of Cyber Risk and Data Security. The course will cover various facets of cyber risk and data security, including privacy, security, information management, e-discovery and more. Upon completion of this course, you will be able to:

- Describe the fundamentals of data security and privacy, and identify trends in data breaches
- Explain how and why cyber-attacks occur and recognize how social engineering attacks occur
- Identify what laws and regulations exist to protect consumer and business data
- Effectively minimize risk through data risk prevention methods
- Transfer cyber risk through insurance

Member Price: $129.00  Non-Member Price: $199.00
https://www.pathlms.com/rims/courses/3757
RIMS RISKTECH FORUM 2019 SETS THE STAGE FOR DISRUPTIVE CHANGES IN RISK MANAGEMENT

RIMS RISKTECH FORUM 2019, DECEMBER 9 IN NEW YORK CITY

The inaugural RIMS Risktech Forum will be held on December 9th in New York City, bringing the voice of the consumers of risk management solutions and commercial insurance into the technology-innovation conversation.

With insurtech investment on pace for $6 billion in 2019*, many of these technologies are developed without engaging the ultimate end users – the risk professional. Excellence in Risk Management surveys conducted by RIMS and Marsh over the past few years advocate for risk management professionals to take a stronger lead in the technology and innovations being undertaken by insurers and insurtech startups alike. Additionally, the RIMS Risk Management Talent 2025 Report notes that “digital literacy” is a sought after competency that will provide value for employers in the future.

RIMS has engaged Audrey Rampinelli, CEO & Co-founder of OnRamp Risk, LLC, a leading advocate for innovation in risk management known for bringing risk managers’ voices to the insurtech ecosystem, to emcee the day. The RIMS Risktech Forum 2019 creates a unique environment where the risk management community is encouraged to take a leap forward in learning about and enabling innovation to solve common problems. Risk professionals, investors, insurers, consultants, brokers, collaboratives, and users of AI, Blockchain and the Internet of Things will share the latest developments and practical tips in a series of conversations.

The program offers insights on topics such as: What Can Risktech Do for Me?, The Future is Here: AI and Decision-Making, Buying Into Blockchain, Maximizing Technology to Minimize Injuries, and Future-Proofing Your Career: Tech Savvy as a Skillset.

“Technology holds the promise of solving a number of risk management professionals’ pain points,” said RIMS President Gloria Brosius, RIMS-CRMP. “The landscape is changing and RIMS is excited to engage leaders in this space to highlight the latest innovations and proofs of concept, as well as what risk professionals are doing already.”

The one-day forum will feature a marketplace of startups and technology innovators for a product pitch-style “Drinks and Demos” reception.

For more information on the event or to review the agenda and register for the event, visit www.RIMS.org/Risktech2019.

*Hamptton Partners Insurtech M&A Market Report 2H 2019
Mentor Match is a way for RIMS members to seek out, interact with, and learn from leaders in Risk Management and future leaders in the industry. This unique online networking and career development tool helps you find, connect and share experiences with others. You can search mentors and mentees by interest, career level, location, gender, ethnicity, and many other options. To apply for RIMS Mentor Match, just complete four easy steps:

**START**—Complete your Mentor Match profile. Make sure your contact information is up to date, add a recent professional profile picture, expand on your bio and import your education and job history information from your Opis profile. Having a complete and accurate profile is crucial to the success of selection and matching.

**ENROLL**—Are you looking to be a mentor or mentee? Perhaps both? Make selections for each of the program demographics to set your preferences. Demographics include: topics, venue, specialties, career stage and start/end date. Please note that some fields are required for enrollment. The more information you provide, the easier it will be to make the best match. Keep in mind in order to request a mentor or mentee, you must be enrolled in the program.

**SEARCH**—Use the Mentor Program Directory to input your search criteria. Start by selecting the topic(s) of interest, which include: career level, ethnicity, industry sector, interest areas, location, mentoring communication preference, professional certifications/designations.

You can also take advantage of features to help you find and recruit matches:
- Track your mentoring relationships
- Participate in discussion forums on mentoring topics
- Search for helpful mentoring resources

**CONNECT**—Congratulations! You are now ready for the fun stuff. Let the mentoring begin. Do one search or multiple searches. If you’re unsure of the search criteria, select “Search for ALL of the selected values.” The Mentor Program Directory will do the work for you and populate the results.

Next click on the member’s name that you’re interested in establishing a mentor/mentee connection with. The link will bring you to their profile page. Look around. If you think it’s a desired match, look under their profile image for the Mentor Match badge, which when clicked will allow you to request a connection. If it’s not a desired match, you can simply select the “back” button to return to your previous search results.

To participate in Mentor Match, use this link [https://community.rims.org/mentor](https://community.rims.org/mentor).
HALLOWEEN FACTS

Halloween is not far away, as evidenced by the many television commercials and candy displays at grocery stores. While you are contemplating what costume to wear for the occasion, consider these Halloween facts:

- Halloween is the second highest grossing commercial holiday after Christmas.
- Ireland is typically believed to be the birthplace of Halloween.
- Trick-or-treating evolved from the ancient Celtic tradition of putting out treats and food to placate spirits who roamed the streets at Samhain, a sacred festival that marked the end of the Celtic calendar year.
- Dressing up as ghouls and other spooks originated from the ancient Celtic tradition of townspeople disguising themselves as demons and spirits. The Celts believed that disguising themselves this way would allow them to escape the notice of the real spirits wandering the streets.
- The word “witch” comes from the Old English wicce, meaning “wise woman.” In fact, wiccan were highly respected people at one time. According to popular belief, witches held one of their two main meetings, or sabbats, on Halloween night.
- Samhainophobia is the fear of Halloween. It sometimes presents itself with related phobias, such as phasmophobia (fear of ghosts), wiccaphobia (fear of witchcraft), and nyctophobia (fear of darkness).
- Fifty percent of kids prefer to receive chocolate candy for Halloween, compared with 24% who prefer non-chocolate candy and 10% who prefer gum.
- The owl is a popular Halloween image. In Medieval Europe, owls were thought to be witches, and to hear an owl’s call meant someone was about to die.
- The largest pumpkin ever measured was grown by Norm Craven, who broke the world record in 1993 with an 836-lb. pumpkin.
- Black and orange are typically associated with Halloween. Orange is a symbol of strength and endurance and, along with brown and gold, stands for the harvest and autumn. Black is typically a symbol of death and darkness and acts as a reminder that Halloween once was a festival that marked the boundaries between life and death.
- Scarecrows, a popular Halloween fixture, symbolize the ancient agricultural roots of the holiday.
- Harry Houdini, one of the most famous and mysterious magicians who ever lived, died on Halloween night in 1926.
- According to tradition, if a person wears his or her clothes inside out and then walks backwards on Halloween, he or she will see a witch at midnight.
- The National Retail Federation expects consumers to spend more than $65 per person on Halloween costumes, cards, and candy.
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

November 12, 2019
OCRIMS MONTHLY LUNCH MEETING
Are Structured Settlements Still Relevant?
Speaker: Michael Zea, Managing Consultant of the Costa Mesa office of Ringler Assoc.
Location: The Center Club in Costa Mesa
See details in this newsletter

December 4, 2019
OCRIMS HOLIDAY GALA
’Tis the Season to Celebrate with Friends
Location: Chapman Crafted Beer in Orange
Stay tuned for additional details
Officers

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

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

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Victor Lopez
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Stewart Smith
Pacific Life Insurance Co.
(949)219-3669

Jim Thyden
California Joint Powers Ins. Authority
(714)856-4122

Steve Tomeo
CoreLogic, Inc.
(949)214-1211

Charles Vu
State Compensation Insurance Fund
(714)565-5882

Committees

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

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

Committees (cont.)

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

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

Executive Sponsorship
Gordon Adams

Finance
Karen Elsbury (see “Treasurer”)

Golf
Rosie Partida
Risk Management America
(714)519-1934

Mark Lopez
Petra Risk Solutions
(562)356-9110

Legislative, Nominating
Diana Rich (see “President”)

Membership
Jennifer Mauriten (see “Directors” at left)

Newsletter, Webmaster
Vaughn Shelton
Happy-2-Oblige Writing/Editing
(949)293-3032

Programming
Steve Tomeo (see “Directors” at left)

DON’T FORGET!

NOVEMBER 12TH – OCRIMS MONTHLY LUNCH MEETING